

CHAPTER THREE: HOUSING AND NEIGHBORHOODS

Attractive neighborhoods and housing are some of the City's greatest assets. For this reason, the desire to preserve and enhance Brookfield's neighborhoods is the first of nine overarching principles within the City's 2035 Vision. At the same time, market changes, demographic shifts, the aging housing supply, and employment demands suggest that the City cannot simply focus on the status quo when it comes to housing.

This chapter describes the City's directions with respect to neighborhood preservation and housing for the next 25 years, in light of past studies, future needs, community character, legal requirements, and the City's 2035 Vision.

Housing and Neighborhoods Principle (Goal)

Brookfield is a housing location of choice and preserves the character, vitality, and safety of its neighborhoods.

Housing and Neighborhoods Objectives

1. Maintain and enhance the safety, attractiveness, and function of the City's neighborhoods, making public improvements where necessary.
2. Promote the long-term maintenance and renovation of the existing housing stock.
3. Support new and rehabilitated housing options that help retain and attract the next generation of families to Brookfield.
4. Encourage a broader range of housing types, densities, and costs in pre-planned areas (e.g., in Targeted Investment Areas), while preserving the integrity and overall composition of existing neighborhoods and the City as a whole.



Single family home in Brookfield

Housing and Neighborhoods Policies

1. Recognize that the City's existing array of high-quality housing and neighborhoods are a key community asset, and work to ensure that that asset is protected over time.
2. Encourage initiatives that strengthen existing neighborhoods through the maintenance and rehabilitation of the housing stock; promotion of home ownership; creative reuse of vacant or under-utilized buildings; compatible infill development; and the development, maintenance, and improvement of parks, streets, and other public infrastructure. To achieve this policy, the City intends to monitor the level of remodeling activity annually through analyzing building permit data. |

3. Ensure that new housing (either through redevelopment or infill of vacant lots) complements the character and scale of existing homes while still allowing for neighborhood reinvestment.
4. Plan for a sufficient supply of housing to accommodate a variety of income levels, age groups (including young families and seniors), household sizes, and people with special needs. Demand projections in *The Demand for Housing in the City of Brookfield* report (Gruen Gruen + Associates, 2008), summarized in Appendix A, will be one consideration in determining what constitutes a sufficient supply.
5. Support the intentional design of new and existing housing units to promote accessibility for people of all abilities, such as zero-step entries, “paths of travel” considerations, and wide doors and hallways.
6. Incorporate high quality, market rate multi-family housing on mixed use infill and redevelopment sites within Targeted Investment Areas (TIAs). The TIAs are generally where streets and sidewalks can handle increased amounts of traffic and there is access to parks, shopping, and other community facilities. The City will enforce high-quality design for all new and expanded multi-family housing development projects.
7. Explore a variety of creative means to attract young families to Brookfield, including a housing component (e.g., provide options for seniors/empty nesters to move to smaller/lower maintenance housing in Brookfield) and a neighborhood environment that is supportive of younger families (e.g., upgraded park equipment).
8. Promote development of an adequate supply of high-quality senior/empty nester housing options. Encourage such developments to locate in areas close to services that seniors typically require, including public transit. These will usually be within TIAs, as suggested in *The Demand for Housing in the City of Brookfield* report.
9. Support and promote the continuation of effective police patrols and block watch programs that help ensure the security and safety of City neighborhoods.
10. Improve connectivity between neighborhoods, and between neighborhoods and amenities such as shopping, employment areas, schools, and parks, particularly through an integrated system of bike and pedestrian ways. Reconcile through a public process which of these systems should be lighted.



Smaller single family homes, like this one in the City, provide housing options for young families in Brookfield-

Housing and Neighborhoods Programs and Initiatives

The City intends to pursue the following initiatives in support of its vision for housing and neighborhoods:

Preserve the Integrity and Quality of Neighborhoods

Given that the City has limited area available for new residential development, continued reinvestment in Brookfield is essential. The City's quiet, spacious neighborhoods remain desirable for many homebuyers. Per the City's 2008 Demand for Housing in the City of Brookfield report, this is expected to continue. In addition to the inherent qualities of the houses and neighborhoods themselves, excellent local educational options for children; continued investments in parks, trails, and pedestrian connections; and employment opportunities all make for an exceptional residential environment.

The City intends to protect, enhance, and celebrate the City's high-value housing and predominately single-family neighborhoods as one of Brookfield's greatest assets, through the following approaches:

- In general, directing future land use changes to TIAs, and discouraging major land use changes within single family neighborhoods, as emphasized throughout this Plan.
- Discouraging construction of more houses on pre-existing, deep and/or wide platted residential lots, except within defined TIAs or where the division and future home construction would not fundamentally change the character of the neighborhood. The City will consider zoning and/or subdivision ordinance changes to institute this approach. This issue has resonated in the community for the past several years, and represents a significant adjustment from the policy in the 2020 Master Plan. (To implement this approach, "platted residential lots" include lots created via subdivision plat, certified survey map, assessor's plat, and unrecorded subdivision, but do not include open lands that were not previously divided for residential purposes.)
- To increase neighborhood pride and organization, supporting private efforts to identify them such as through entrance monuments or decorative lighting, and supporting the establishment or reformation of neighborhood associations, if desired.
- Pursuing and continuing options to improve safety of entrances-exits to neighborhoods, bike and pedestrian connections and safety, and traffic calming within neighborhoods, in part by inviting nominations from neighborhoods and evaluating them against pre-set criteria and budget constraints.
- Continuing developer-initiated, staff attended and facilitated neighborhood meetings in advance of any new development or redevelopment project that includes or abuts that neighborhood as a means to understand each other's interests and refine proposals before they reach the more formal City application process.
- Continuing neighborhood patrols, encouraging neighborhood watch efforts, and pursuing other initiatives as appropriate to keep neighborhoods safe.
- Developing the City's Web site as greater resource for residents interested in improving their neighborhoods, and focus events (e.g., Arbor Day, Earth Day) around volunteer efforts to help maintain public places (e.g., parks, schools) within neighborhoods.
- Investing in infrastructure maintenance (e.g., repairing roads, maintaining sanitary sewers and storm sewers, and replacing aging park equipment) as necessary.

- Targeting older 1950s/60s era neighborhoods as areas that may require some focused attention (e.g., maintenance, remodeling, etc.) through the year 2035 (see further initiative below).

Invite the Next Generation of Neighbors

The City's existing mostly single-family housing stock with multiple bedrooms is well suited for families (often with renovations and upgrades needed). In addition, excellent public and private education options, Brookfield's central location in the region, high quality community services with relatively low taxes, and proximity to a wealth of jobs and services all contribute to the City's attractiveness for parents and children alike.

Given the City's existing attributes and assets—and the continued need to reinvent and re-energize any community that is to remain strong—the City will actively promote Brookfield as a family friendly community. However, this is not meant to ignore or divert energies away from the housing/businesses mix that Brookfield has promoted since its incorporation. The City intends to enhance its housing component by pursuing an initiative aimed at bringing a new set of young families to owner-occupied housing in Brookfield, through the following approaches:

- Positioning the City's older 1950s/60s era housing as attainable options for young families forming in the community, already in the region, or returning to Brookfield.
- Exploring a partnership with the School District of Elmbrook, Brookfield Academy, other education partners, and the real estate community to develop a marketing campaign focused on the City's high quality education system and excellent quality of life (e.g., "Welcome to our Family" campaign).

The campaign could also address misconceptions in the region about the City's housing stock.

According to the 2007 American Community Survey, the median value of owner-occupied homes in the City is \$292,700—probably a bit lower than most people in

the region might expect and substantially lower than housing costs in many other metropolitan areas. Figure 8 provides a starting point for a potential marketing effort; it is a summary of assets that may resonate with younger families.



Brookfield has a wide range of single family housing options, like this ranch house in the City, to accommodate different tastes and incomes

- Continuing to support senior housing and other housing options for older residents, in part to enable "turnover" of the existing housing stock to a new generation of residents. The 2008 Gruen Gruen & Associates report estimates that 190 older age (55-74 years) households turn over annually. It is important to both keep as many of that older generation in Brookfield that wishes to stay here, and to free up their former, larger housing for a new set of families if older residents choose to move.

- Continuing to expand community amenities, such as trails and other recreational options, continuing education nearby for parents, and a strong school system. These ideas are described more fully in the Education and Natural Resources and Recreation chapters.
- Exploring other creative means to attract young families to Brookfield.

Promote Lifecycle Housing Options to Serve Changing Demographics

A community's housing stock is the true fabric that holds a community together. Brookfield supports expanding the range of appropriate housing options and making existing housing more attractive to new residents, in order to support the continued economic success of the community and well-being of its residents.

Wisconsin Statutes require that comprehensive plans include policies and programs for low- and moderate-income housing. In Brookfield, the real estate economics of developing new affordable housing for low- and moderate-income people is challenging. High land values, very limited vacant land, and high development design standards and costs make development of lower-priced housing very difficult in Brookfield. While the City will work to make multiple-family housing options available within TIAs, a more promising approach for addressing housing for persons with moderate incomes may be through the City's existing housing stock.

Low to moderate income households are generally defined as those that earn no more than 80 percent of the median household income in the County in which a community is located. According to the 2007 American Community Survey, the median household income for Waukesha County was \$71,907; 80 percent of that median income is \$57,525. Further, the US Department of Housing and Urban Development (HUD) defines housing affordability as spending no more than 30 percent of household annual income on housing costs. Thirty percent the "80 percent household's" income is \$17,258 per year, or \$1,438 per month.

Looking first to rental housing, \$1,438 per month equates to market rate rental housing in the \$900-\$1,100 per month range, plus utilities. This is just under the median rent in Brookfield. Therefore, there are certainly rental housing options in Brookfield that are affordable to moderate income households.



The City's TIAs host a range of multiple family housing options including these condominiums located off Capitol Drive

Turning to affordable owner-occupied housing, the moderate income household in Waukesha County probably cannot afford the median valued home in Brookfield, which is \$292,700. However, there are an estimated 1,744 housing units in the City valued at \$200,000 or less, which is approximately 14 percent of the housing stock. A 30-year mortgage loan of \$160,000 at 5.5 percent interest (assuming a 20 percent down payment on a \$200,000 house

and no private mortgage insurance), plus utilities and property taxes, would be in the \$1,400 range. This is very close to 30 percent of the “80 percent household’s” monthly income calculated above (\$1,438). Therefore, there are over 1,700 housing units in Brookfield that may be affordable to moderate income households. Of course, only a small fraction of these will be on the market at any one time.

Beyond use of the existing housing stock to provide affordable housing, the City will accommodate new housing options in TIAs, including condominiums and market rate apartments to accommodate the local workforce and housing for young people. Due to land and building economics mentioned above, achieving affordability for lower-income person may remain a challenge, but the TIAs will offer housing options besides a single family home.

Finally, because the size of the population of older households will grow significantly over the planning period, the City must also be aware of and prepare for the housing needs of seniors. Providing new condominium housing options in the community is one approach. Home modification/accessibility activities and demand for support services will increase since many other older adults will prefer to age in place. Another market opportunity or need to anticipate may be to “condo-ize” conventional homes in terms of maintenance and repairs, yard care, snow removal and related services. As single-family homeowners age, services more frequently available in multi-family condominium projects will appeal to single-family homeowners. The desire to avoid maintenance is one reason why many empty-nesters prefer condominiums.

Recognize County Housing Plans

The City recognizes that it is part of a larger region which includes other planning agencies. The City supports the efforts of nonprofit housing organizations that address housing needs at a regional level as an important component of a healthy region.

Further, the Comprehensive Development Plan for Waukesha County includes recommendations for the provision of an adequate number and range of housing options to meet future housing needs based on housing needs projections. Housing recommendations in the County’s plan include:

- Working with municipalities to study the feasibility of an affordable housing trust fund to assist in meeting the projected employment housing needs.
- Supporting the inclusion of accessory units and “live-work-units” to help provide affordable housing as well as affordable office or work space for entrepreneurs (i.e., small businesses and home-based businesses). The City’s Village Area Plan includes similar recommendations for this area.
- Utilizing existing local, state, and federal programs to educate young adults and families in the County to transition from renter to home owner.
- Promoting the use of energy efficient homes and green housing development design concepts.

The City is supportive of these County-proposed housing initiatives.



“EDGE CITY” EXAMPLES

How have other Edge Cities addressed housing?

Bloomington, MN (population 82,521) actively supports, and in some cases subsidizes, high density residential and mixed use development, particularly near transit, employment, services, and other amenities. This approach lowers the cost of land per dwelling unit, which is perhaps the best tool cities have to lower housing prices.

Eden Prairie, MN (population 61,262) participates in the Metropolitan Council’s *Livable Communities Grant Program*, which was adopted by Minnesota legislature in 1995. The program is a voluntary, incentive-based approach to help the Twin Cities metropolitan area address affordable and lifecycle housing needs while providing funds to communities to assist them in carrying out their development plans. In addition, Eden Prairie:

- Requires affordable housing by development agreement.
- Collaborates with an affordable housing land trust to provide a percentage of affordable housing in new private residential developments.
- Increases the availability of affordable rental and senior housing through the use of TIF and CDBG funding.
- Works with the local technical college to build affordable housing when an opportunity arises on remnant right-of-way parcels or on church property.

Schaumburg, IL (population 74,271) provides assistance and referrals to residents through various initiatives, including elderly affordable housing, transitional housing, shared housing, group homes, homeless assistance, and first time homebuyers.

Hoffman Estates, IL (population 53,052) offers a *Single-Family Rehabilitation Program* that provides zero-percent, interest deferred loans of up to \$25,000 to qualified residents.

Arlington Heights, IL (population 76,958) offers numerous housing programs to village residents, including Single-Family Rehabilitation Loans, a First Time Homebuyer Program, and a Mortgage Credit Certificate Program.

Figure 8: Brookfield: A Community of Choice for Families