

Planning and Zoning for Housing

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Center for Land Use Education
College of Natural Resources
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Extension
UNIVERSITY OF WISCONSIN - MADISON



Image: accessorydwellings.org

maintenance
undersupply
skilled trades
material cost

Housing Supply

Great Recession
COVID disruptions
climate migration

income
mortgage rates
inflation
insurance premiums

Housing Affordability

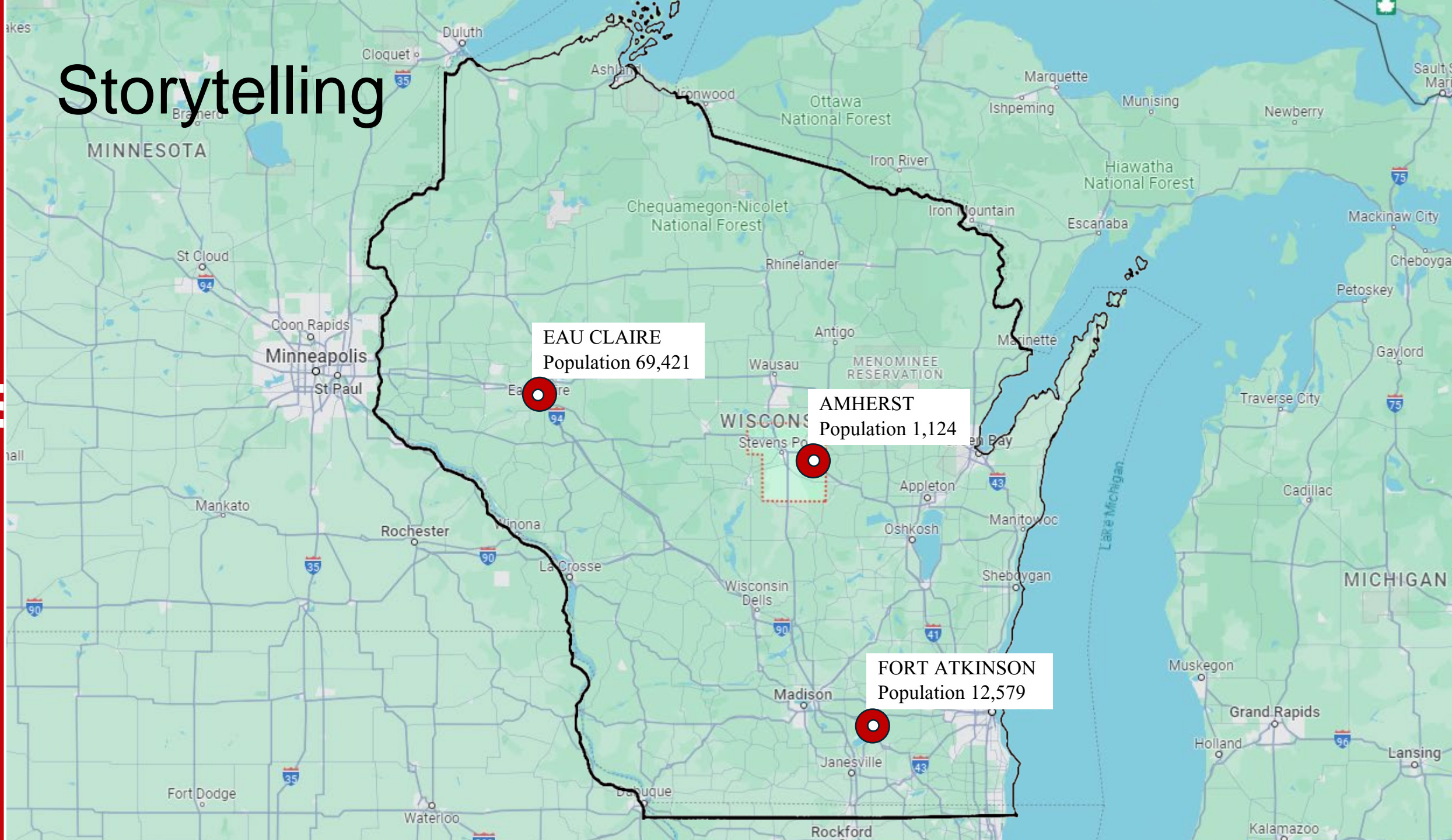
transportation costs
high rents
cost burdened
out of reach

demographics
entry-level
workforce housing
intergenerational living
aging in place

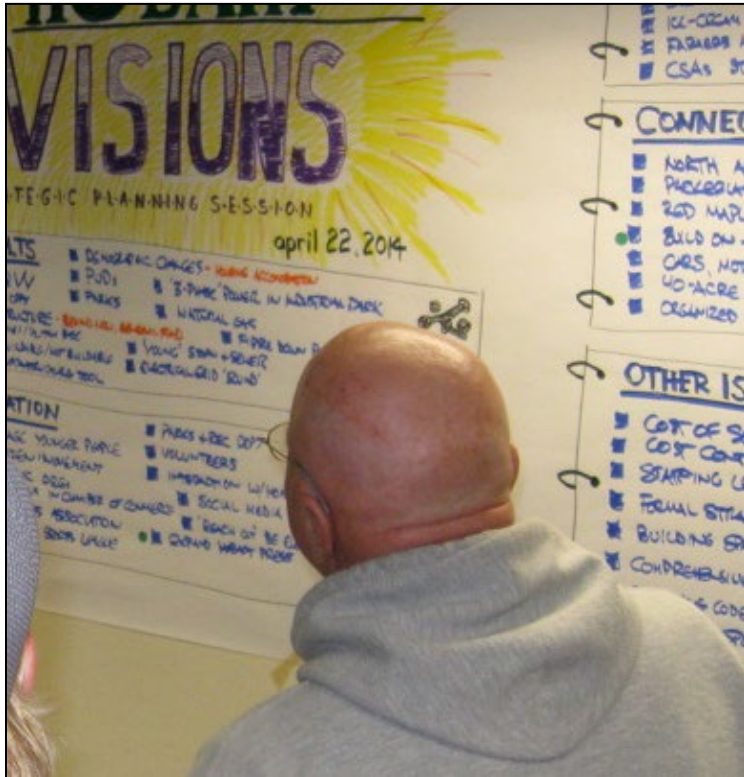
Housing Mix

NIMBY
single-family zoning
rental deserts
missing middle housing

Storytelling



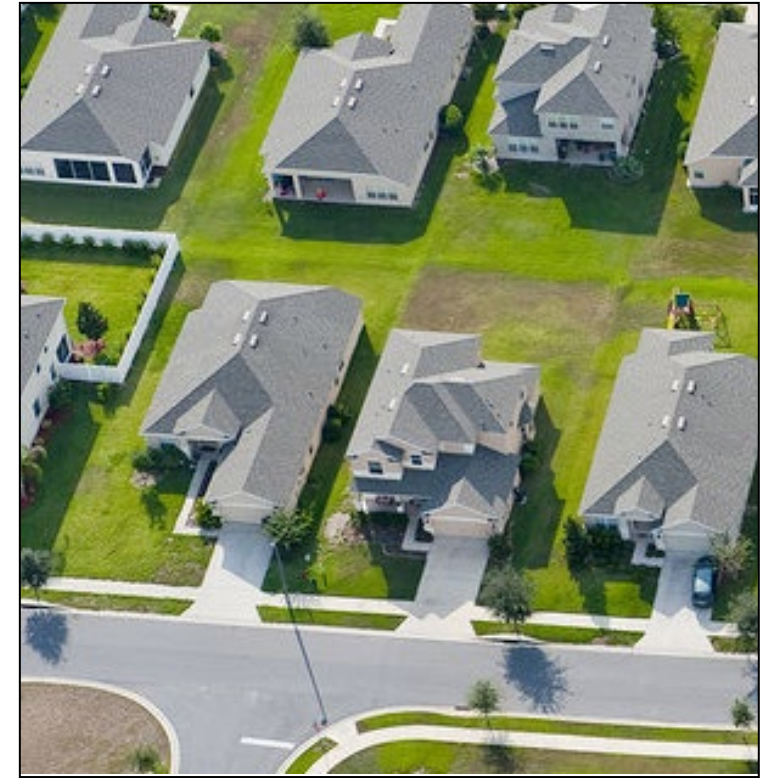
Three Most Common Land Use Tools



Comprehensive Plan
describes future vision
of community and how
to implement



Zoning Ordinance
regulates land use,
density, and dimensions
of lots and structures



Subdivision Ordinance
regulates division of land,
street and lot layout,
public improvements

Comprehensive Approach

City of Fort Atkinson

Plan and ordinance updates, public sector-led housing

From Planning to Implementation



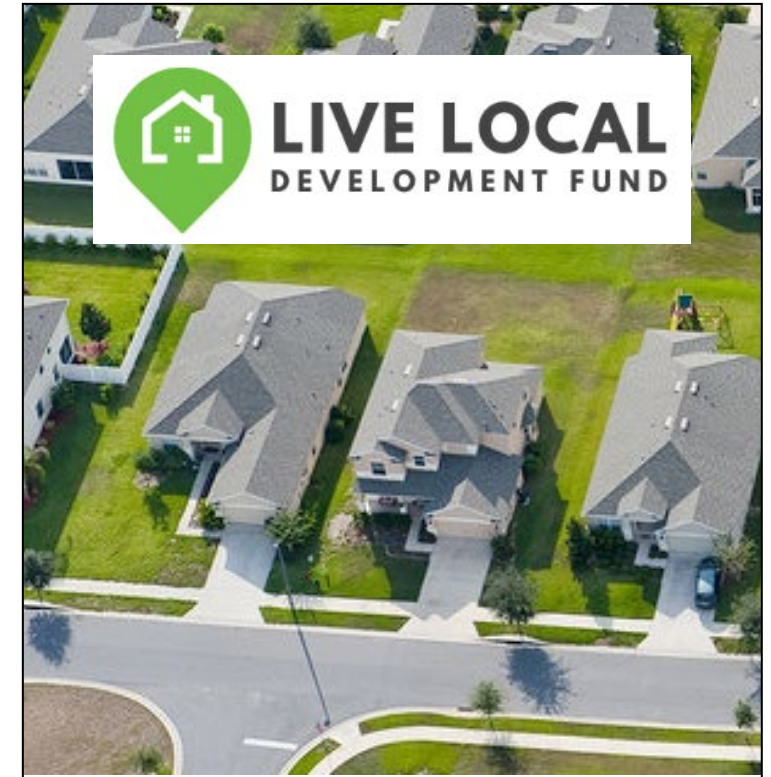
Planning

- Comprehensive plan
- Housing market analysis
- Neighborhood/site plan



Regulation

- Zoning ordinance
- Subdivision ordinance
- Streamlined process



Implementation

- Land acquisition
- Developer recruitment
- Funding

Comprehensive Plan

(2018-19)



Issues and Opportunities

- The City has experienced minimal growth over the past 10 years but is expected to grow by between 1,400 and 2,800 residents over the 20+ year planning period.
- Housing diversity will be needed to accommodate empty nesters, young professionals, and new families, especially multi-family options to help fill the missing middle housing gap.

Key Recommendations

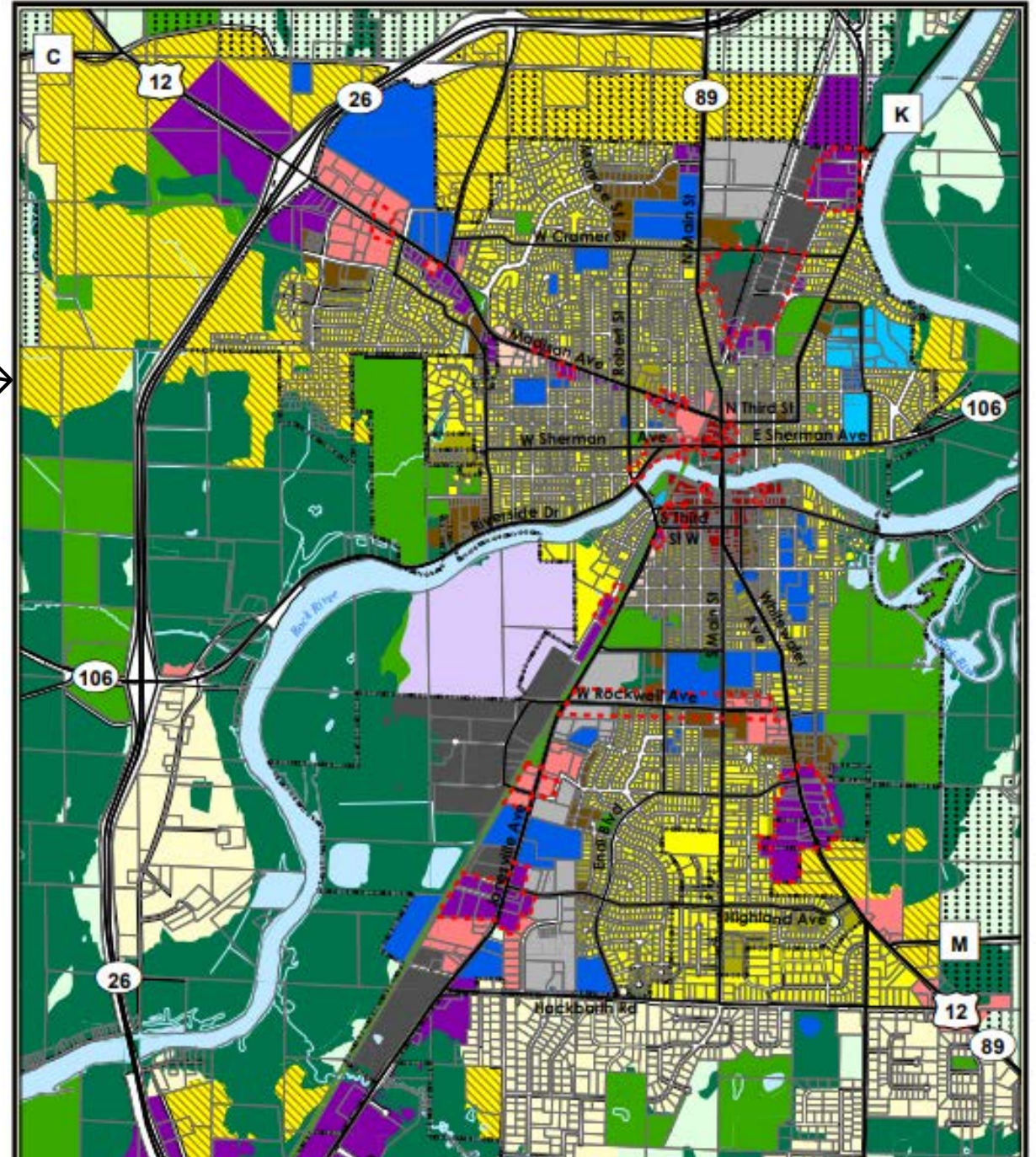
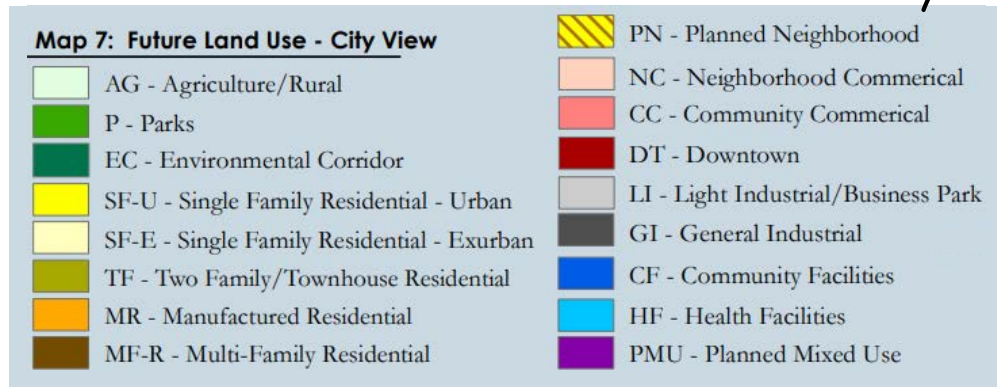
Housing and Neighborhood Development

- Support development of a variety of housing types.
- Promote the use of Traditional Neighborhood Design for new neighborhoods/subdivisions.
- Require the preparation of detailed neighborhood plans before new subdivision development occurs.

Comprehensive Plan

Future Land Use Map

- The City intends to promote Traditional Neighborhood Design in areas designated “Planned Neighborhoods” on future land use maps.



Comprehensive Plan

Traditional Neighborhood Design Principles: community gathering places, housing variety, blend of land uses, walkability, connectivity, street activity, calm traffic, integrated natural areas



Example of a neighborhood street cross section: narrow streets and on-street parking help calm traffic and increase pedestrian safety

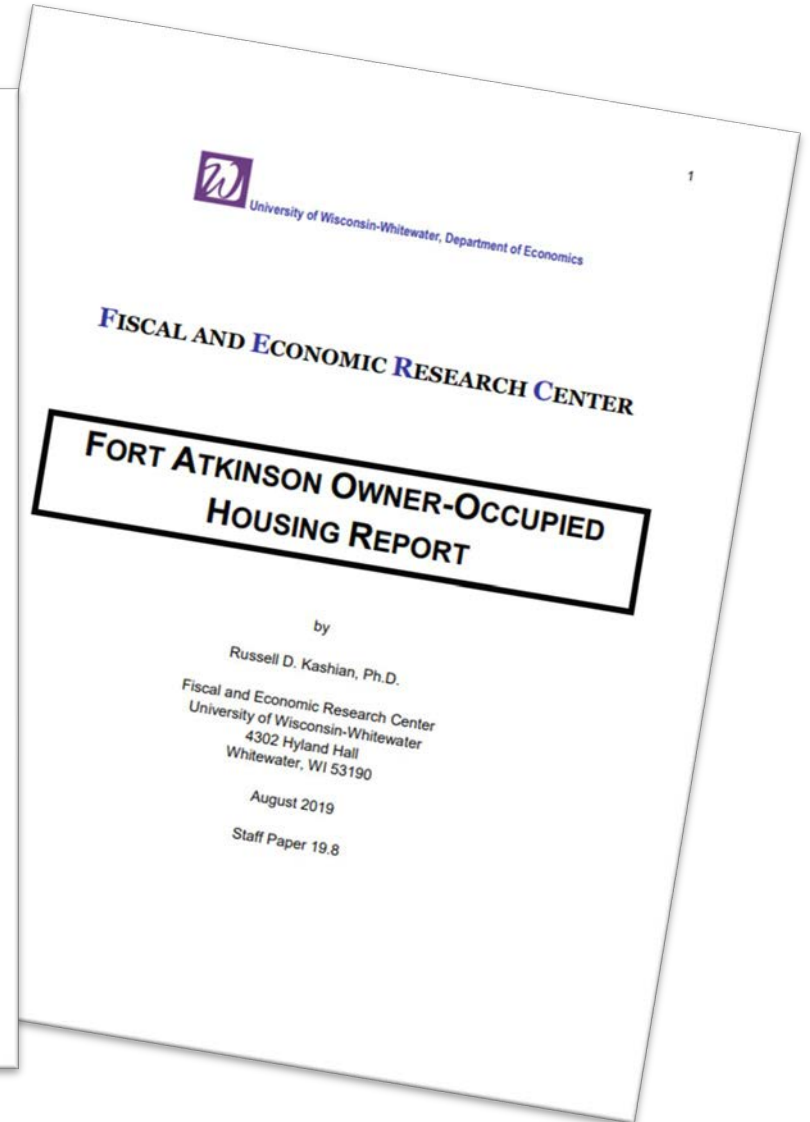
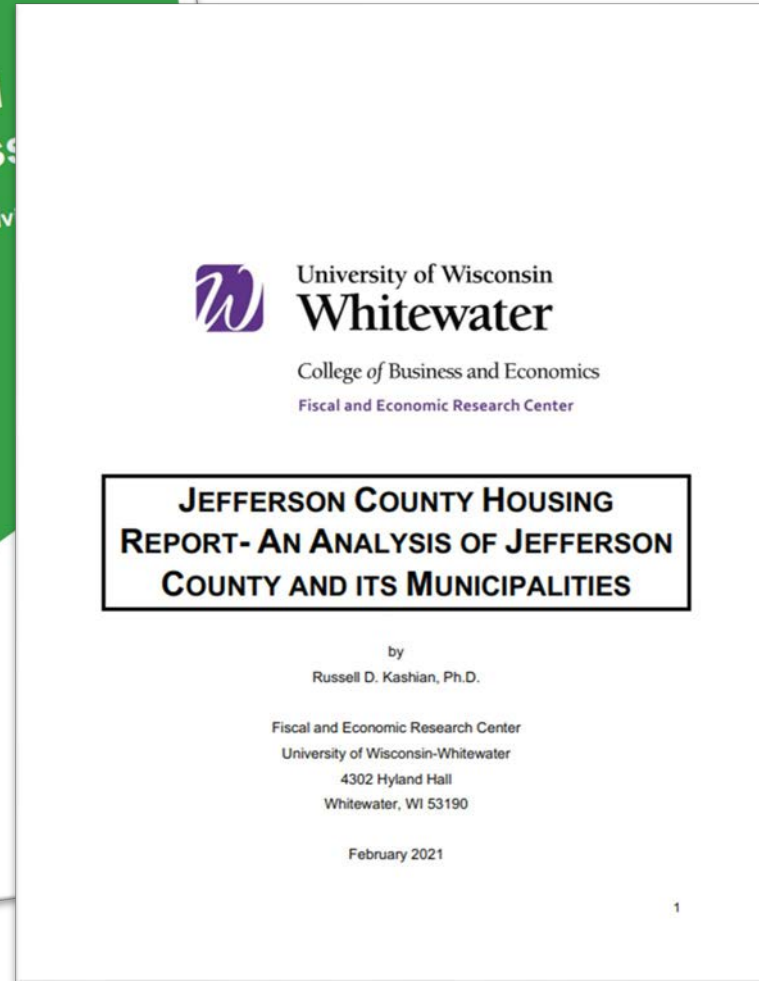
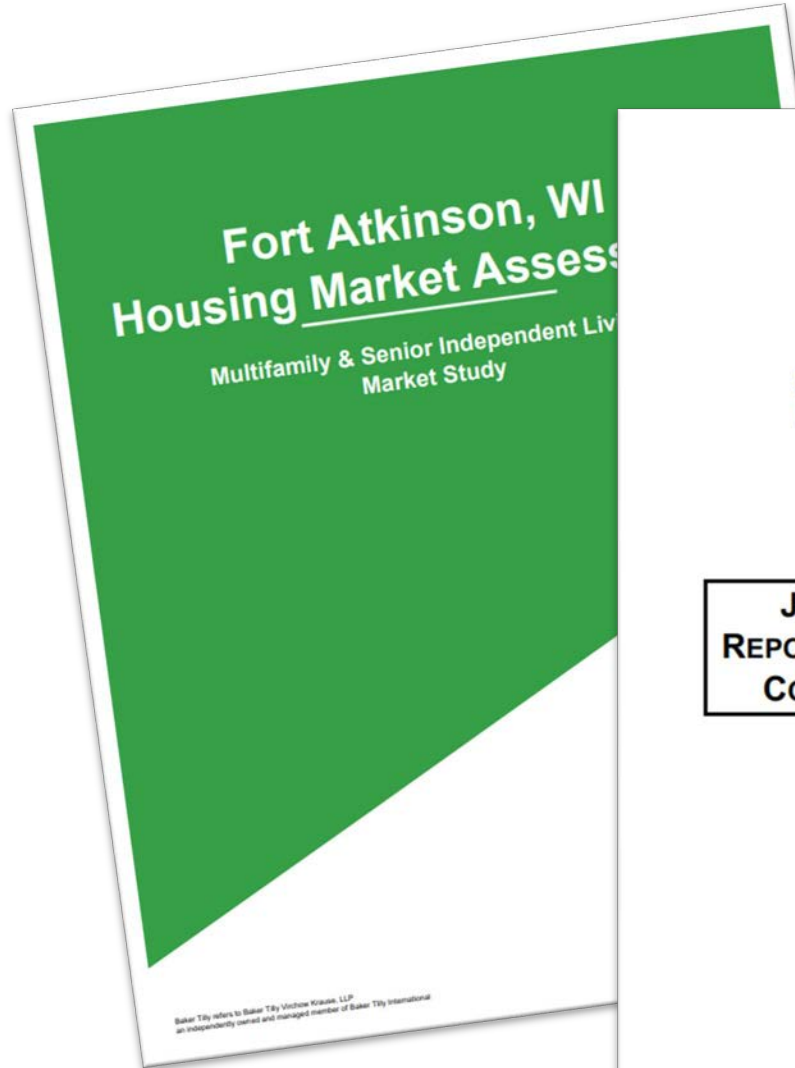
Implementation

Consider the following elements in the Zoning and Land Division ordinance rewrite:

- Neighborhood design guidelines that incorporate TND principals.
- Design standards that promote architectural diversity and high quality multiple family housing and single family subdivisions.
- Form-based bulk regulations (e.g. build-to lines and additional setback dimensions for garages, porches, and all principal and accessory structures).
- Mixed-use buildings and sites permitted-by-right in neighborhood commercial and certain multi-family zoning districts (e.g., first floor commercial, upstairs apartments).

Housing Market Analysis

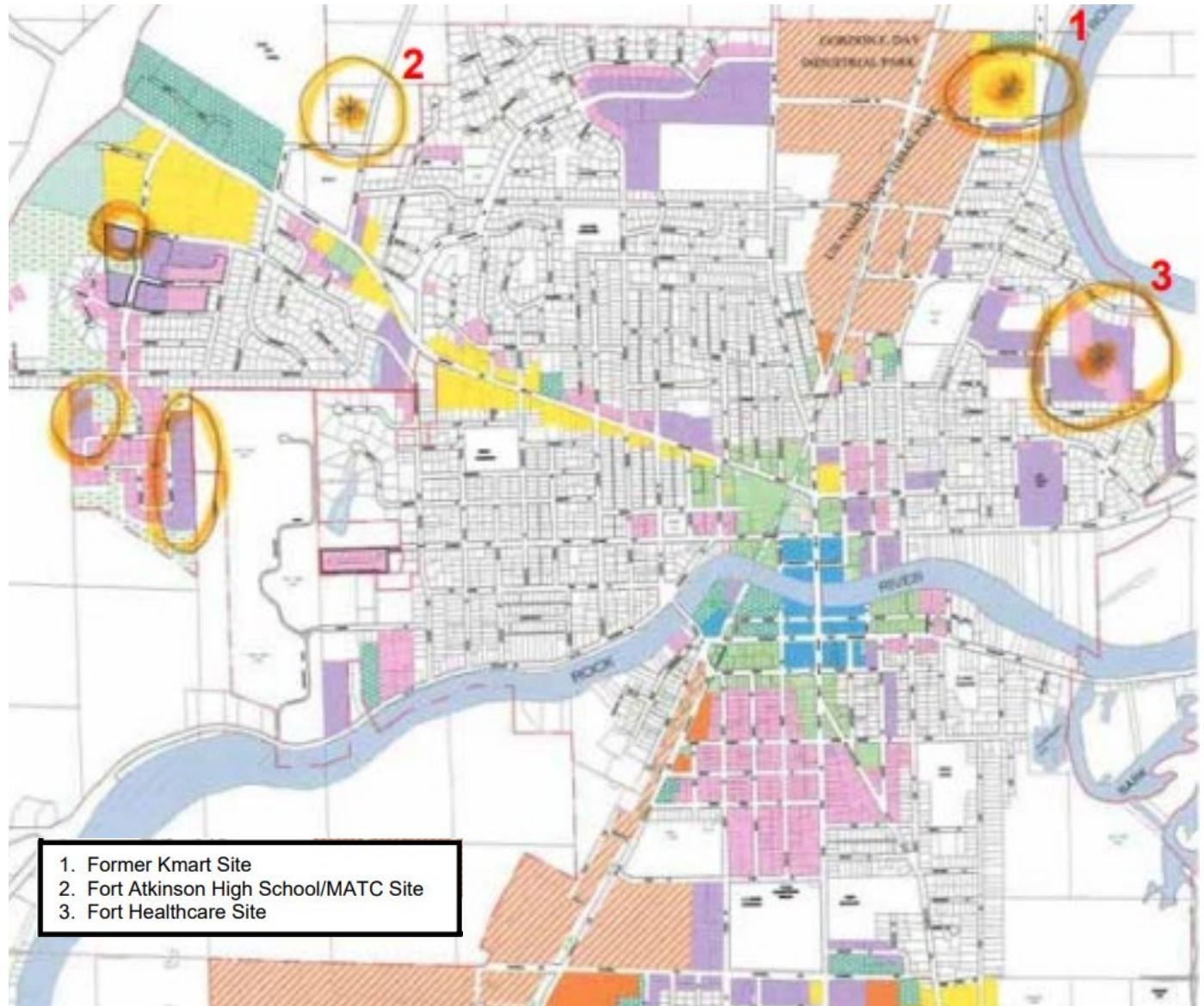
(2019-21)



Housing Market Analysis

(2019-21)

- Demographics
- Projections
- Market demand, including types of housing and features
- Affordability
- Potential locations



Zoning Ordinance

(2020)

New zoning districts created that will accommodate the Banker Road Neighborhood Plan.

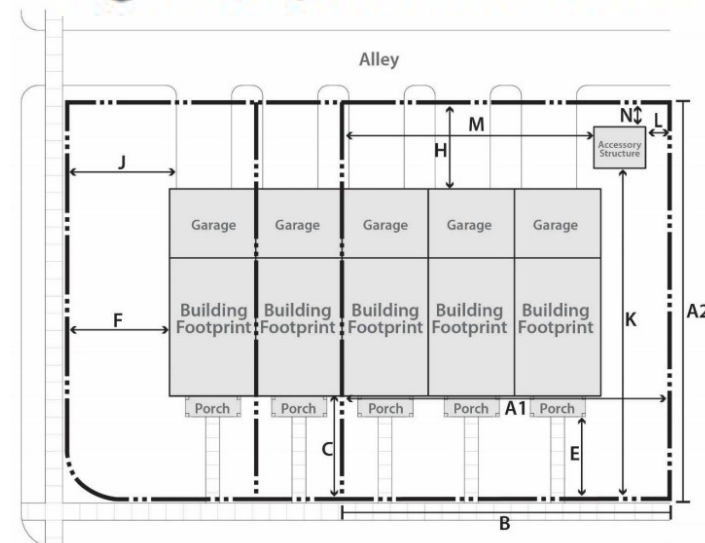
- Range of single-family districts
- Two-family district that can accommodate twin homes and duplexes
- Range of multi-family districts by scale and formats (3-8 units by right, 9-20 units by right, 20+ units by right)

Planned Unit Development (PUD) option also available to provide flexibility in certain instances.

Residential Zoning Districts

SR-2	Single Family Residential – 2
SR-3	Single Family Residential – 3
SR-5	Single Family Residential – 5
SR-7	Single Family Residential – 7
MH-7	Mobile Home Residential – 7
DR-8	Duplex Residential – 8
TRF-10	Two-Flat Residential – 10
MR-8	Multi-Family Residential – 8
MR-12	Multi-Family Residential – 12
MR-30	Multi-Family Residential – 30

Figure 15.03.06f: Townhouse



Subdivision Ordinance

(2022)

New Land Division and Development Ordinance provides requirements and process for dividing land, developing parcels, and laying out subdivisions in the City.

The document describes the required public improvements, how they are approved, and how they are constructed.

Table 1: Required Cross-sections for City Streets and other Public Ways

Type of Street or Public Way	Right-of-Way Width to be Dedicated	Roadway Width Requirement
Arterial Streets	100 feet	As determined by the City Engineer
Collector Streets	80 feet	2-lanes: 36-foot pavement (face of curb to face of curb) 4-lanes: 48-foot pavement (face of curb to face of curb) 6 to 9-foot terraces 5 to 10-foot sidewalks/recreational paths 1-foot sidewalk buffers
Local Streets	60 feet	30-foot pavement (face of curb to face of curb)* see subsection (g) above for reduced width 8 to 10-foot terraces 5 to 10-foot sidewalks/recreational paths 1-foot sidewalk buffers
Alley	20 feet	14-foot pavement 3-foot buffers

Neighborhood Plan

(2022)

Concept 1



Potential Home Sites

Type	Units	%
~100'+ lots (wooded)	19	7%
~75-80' lots	44	17%
~60-65' lots	60	24%
~50' lots (Alley)	14	6%
~40' lots (Alley)	7	3%
Duplexes	24	9%
Townhomes	16	6%
Multi Family	70	28%
Total	~ 254	100 %

Stormwater (~5.2 acres)

Parks (~4.5 acres)

Trails

Potential Streets

Type	Linear Feet
80' row	~800
66' row	~3,250
60' row	~6,300

Total Linear Feet ~10,350

Potential Alleys ~1,150

Existing Mature Trees Intended to be Preserved on Private Lots

Existing Mature Trees Intended to be Preserved in Parks

Surveyed Trees (by others)

Delineated Wetlands

2' Contours

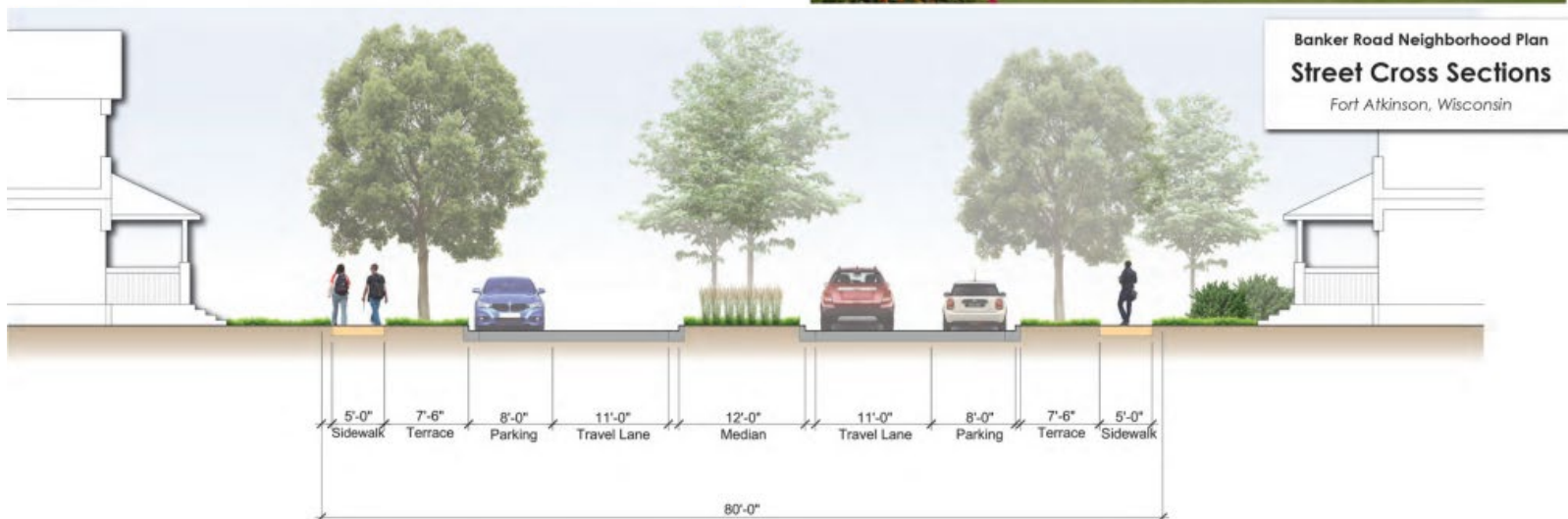
Neighborhood Plan

(2022)

**Banker Road Neighborhood Plan
Single Family & Duplex**
Fort Atkinson, Wisconsin

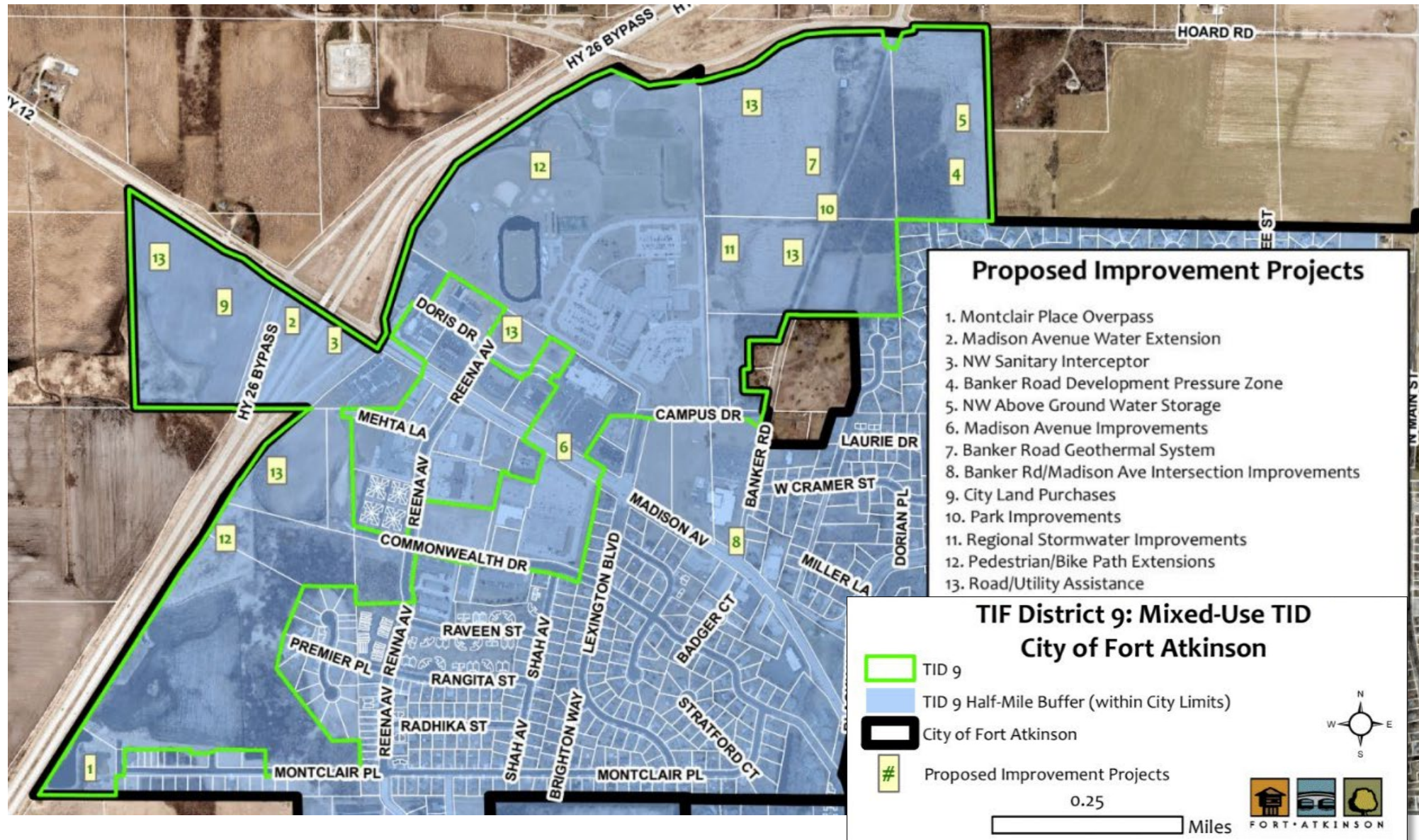


**Banker Road Neighborhood Plan
Parks, Stormwater, Trails**
Fort Atkinson, Wisconsin



Tax Increment Financing District

(2022)



(2023)



Introducing the Live Local Development Fund

In August of 2023, Thrive Economic Development (ThriveED) launched the Live Local Development Fund (LLDF), an initiative aimed at promoting housing development and fostering vibrant communities across Greater Jefferson County.

The LLDF, administered by ThriveED, marks a pivotal step toward addressing the lack of available and affordable housing stock by incentivizing the creation of multi-family housing developments. While the cost of housing construction in Jefferson County aligns closely with neighboring regions such as Dane County and Waukesha County, the rental income generated is comparatively lower. This gap in revenue often obstructs housing development projects in Jefferson County. Through LLDF's strategic gap financing, the county is positioned to be on par with neighboring regions, enhancing its competitiveness and driving housing development.

The LLDF is designed to promote housing of all types, from affordable to market rate, in the county. The fund offers up to \$25,000 per unit for a negotiated term at or below market rates. Public, private and not-for-profit real estate developers are eligible to apply. The initial focus will be on multi-family housing developments in Greater Jefferson County, with a planned expansion to include single family housing projects in the years to come.




The LLDF currently has \$3 million available.

Developers interested in applying or learning more can complete the inquiry form linked below.

Request for Interest / Proposals


(2022-24)



City of Fort Atkinson, Wisconsin
Residential Subdivision Development
REQUEST FOR INTEREST

Issued: March 1, 2022
Due: April 1, 2022

City Contacts:
Rebecca LeMire, City Manager
rlemire@fortatkinsonwi.net
(920) 563-7760
Andy Selle, City Engineer
aselle@fortatkinsonwi.net
(920) 563-7760



FORT • ATKINSON




Photo by: Jennifer Welsh




Photo by: Bob Johnston




Photo by: Doug Richter

The City of Fort Atkinson:

- Owns a 75.6-acre greenfield site and has adopted a Neighborhood Plan for the property.
- Is seeking to partner with experienced real estate developers/development teams to build-out the Neighborhood Plan.
- Is interested in minimizing risk for the developer/s, while preserving the integrity of what is expected to be a very attractive, sustainable, and perhaps repeatable development for the City.
- Intends to discuss the project with eligible firms and enter into negotiations for proposals from up to three firms. These proposals will be taken to the City Council for review and action.

Related Pages

[Comprehensive Plan](#)

[2019 Fort Atkinson Housing Market Assessment](#)

[2019 Fort Atkinson Owner-Occupied Housing Report](#)

[2021 Jefferson County Housing Study](#)

[2023 City of Fort Atkinson Zoning Code](#)

[2022 Land Division and Development Ordinance](#)

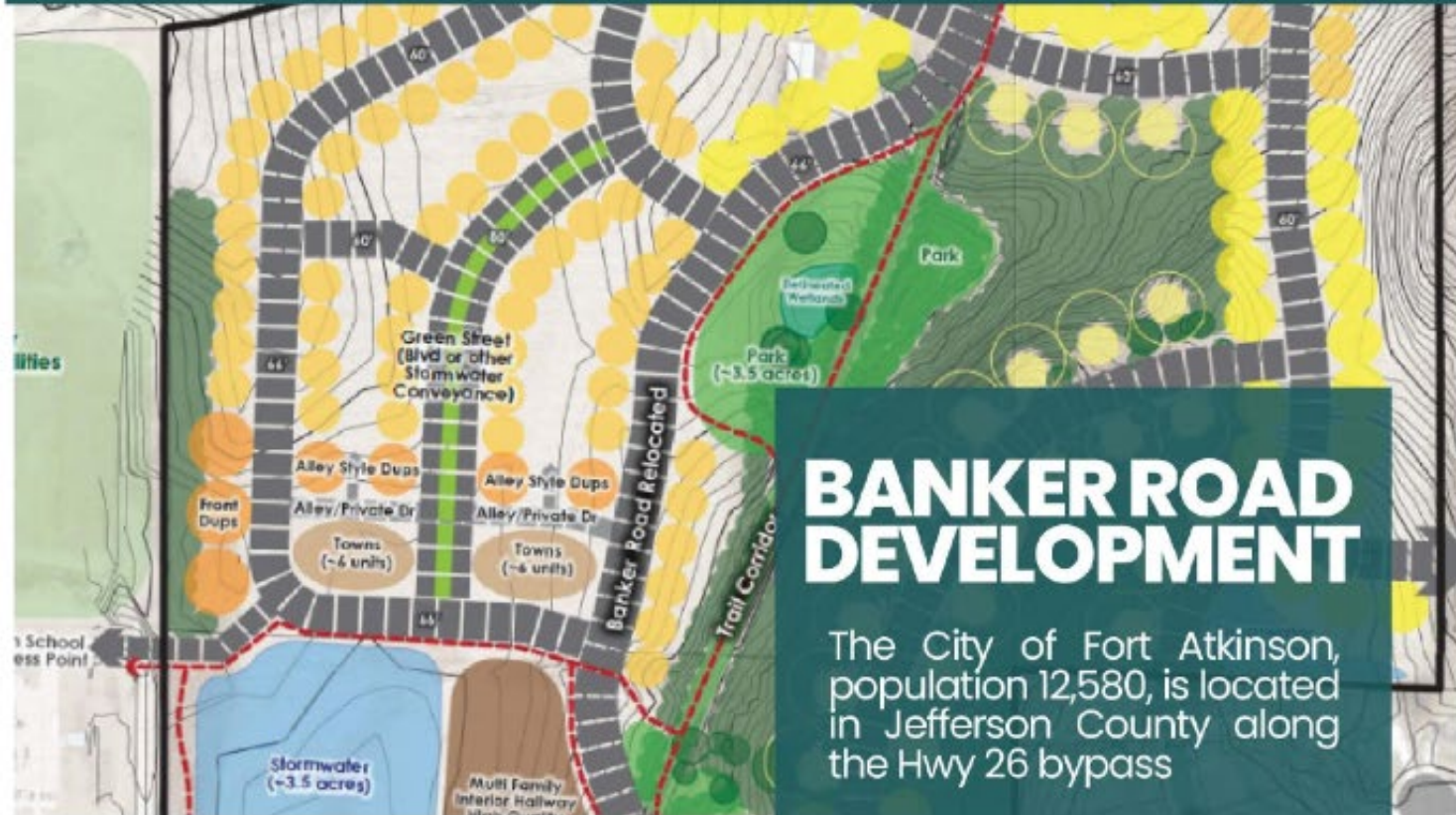
[Approved Concept](#)

[Approved Concept](#)

[Bowen Study- Preliminary Market-Rate & Affordable Rental and For-Sale Housing Support](#)



CITY OF FORT ATKINSON



BANKER ROAD DEVELOPMENT

The City of Fort Atkinson, population 12,580, is located in Jefferson County along the Hwy 26 bypass

The City of Fort Atkinson:

- Owns a **75.6-acre greenfield** site, has adopted a Neighborhood Plan for the property.
- Is seeking to partner with experienced real estate developers/development teams to build-out the **Neighborhood Plan**.
- Is interested in **minimizing risk for the developer/s**.
- Has a **demonstrated need** for new housing throughout the spectrum through multiple

Features:

- 75.6 acres ✓
- Neighborhood Plan ✓
- Housing Need ✓
- TID/TIF Options ✓
- Few Impact Fees ✓



SCAN HERE

What made this possible?

City



- City Manager
- City Council
- City Engineer
- Plan Commission
- Building Inspector / Zoning Administrator

Consultants



County



Extension Jefferson County
University of Wisconsin-Madison
(placemaking)

University

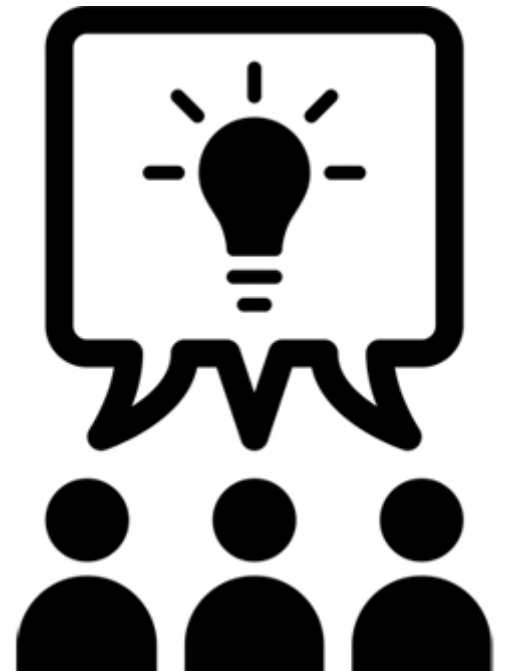


University of Wisconsin
Whitewater

College of Business and Economics
Fiscal and Economic Research Center
(market analysis)

Self-Reflection

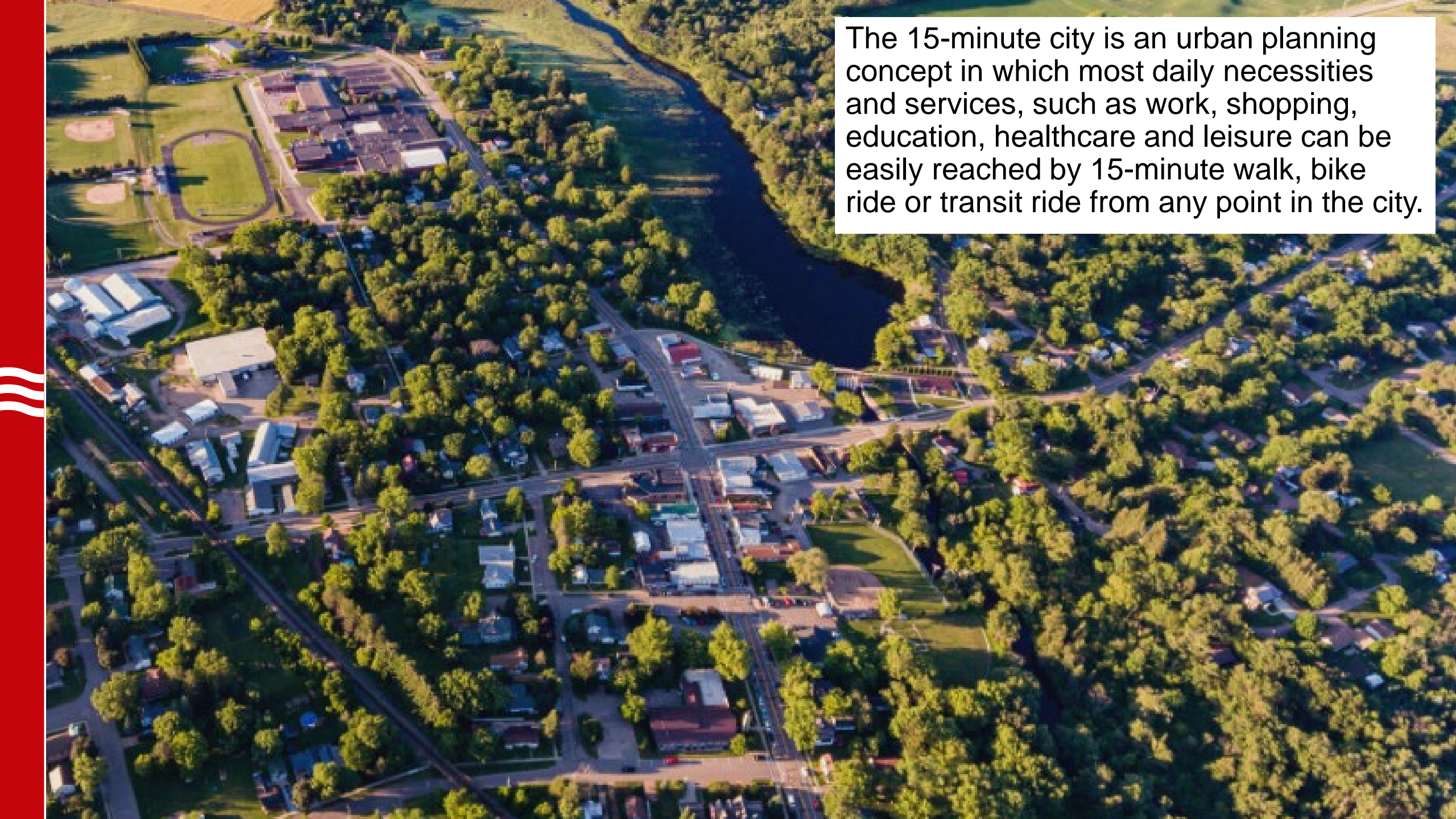
- What are the housing needs in your community?
- What updates can you make to planning, zoning, subdivision regulations?
- What additional approaches are needed?



Incremental Approach

Village of Amherst

Simple zoning update - Accessory Dwelling Units

An aerial photograph of a suburban neighborhood. A river flows through the center of the area. To the left, there is a school complex with several buildings and a large green field. The rest of the area is filled with residential houses, many with large green lawns and mature trees. A road with a crosswalk runs through the middle of the neighborhood. The lighting suggests it's either early morning or late afternoon, with long shadows cast across the landscape.

The 15-minute city is an urban planning concept in which most daily necessities and services, such as work, shopping, education, healthcare and leisure can be easily reached by 15-minute walk, bike ride or transit ride from any point in the city.



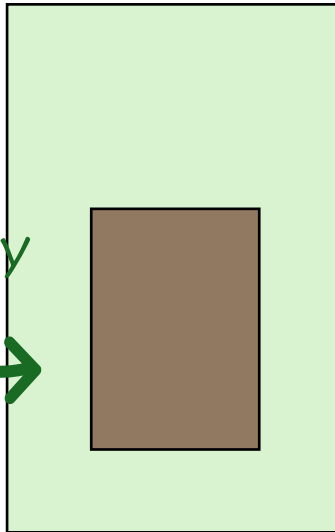
Village of Amherst

- Dated code, incremental updates
- Resident request for second dwelling on lot
- Informal discussion – village board / plan commission open to idea
- Staff identified existing ADU-like structures
- Volunteered to draft ordinance language
- Presented to plan commission / village board
- Public hearing – very few changes

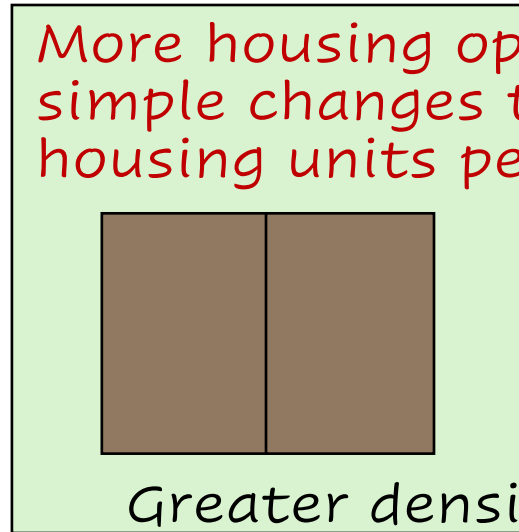
Simple View of Housing

In average community, 70% of land is zoned for single-family

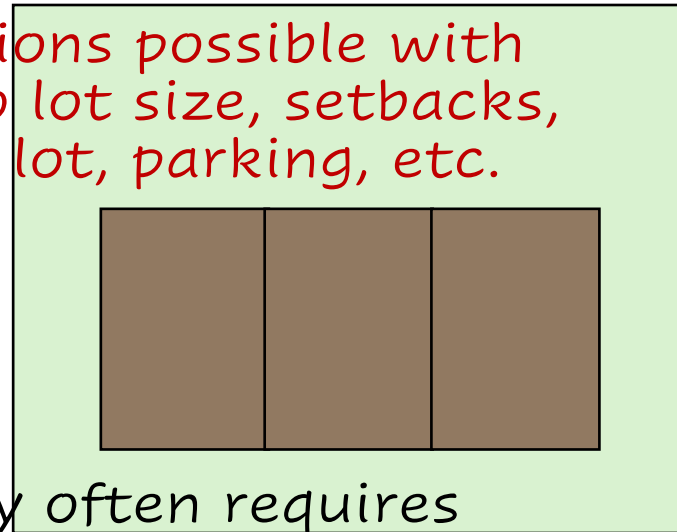
Single Family



Two-Family (Duplex)



Multi-Family (Apartment)



More housing options possible with simple changes to lot size, setbacks, housing units per lot, parking, etc.

Greater density often requires discretionary review in form of conditional use or rezone



A More Complex View

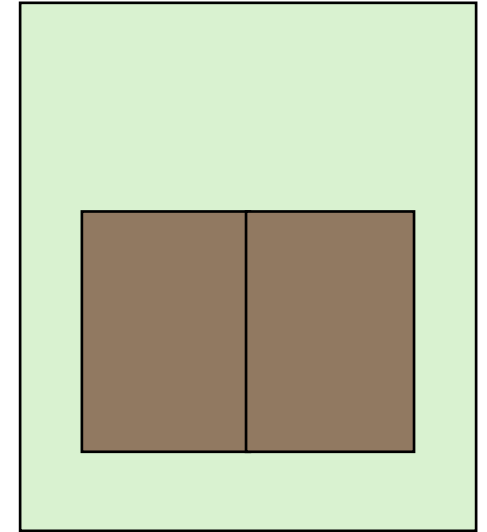
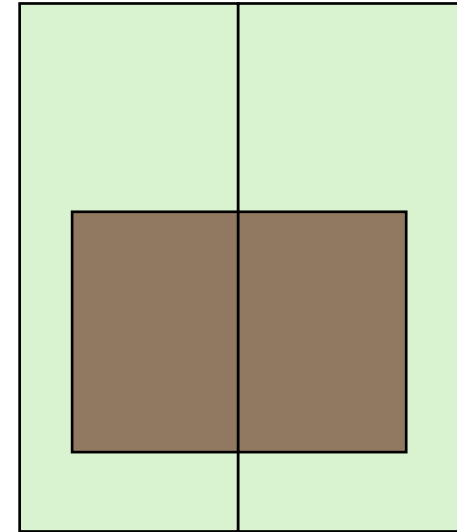
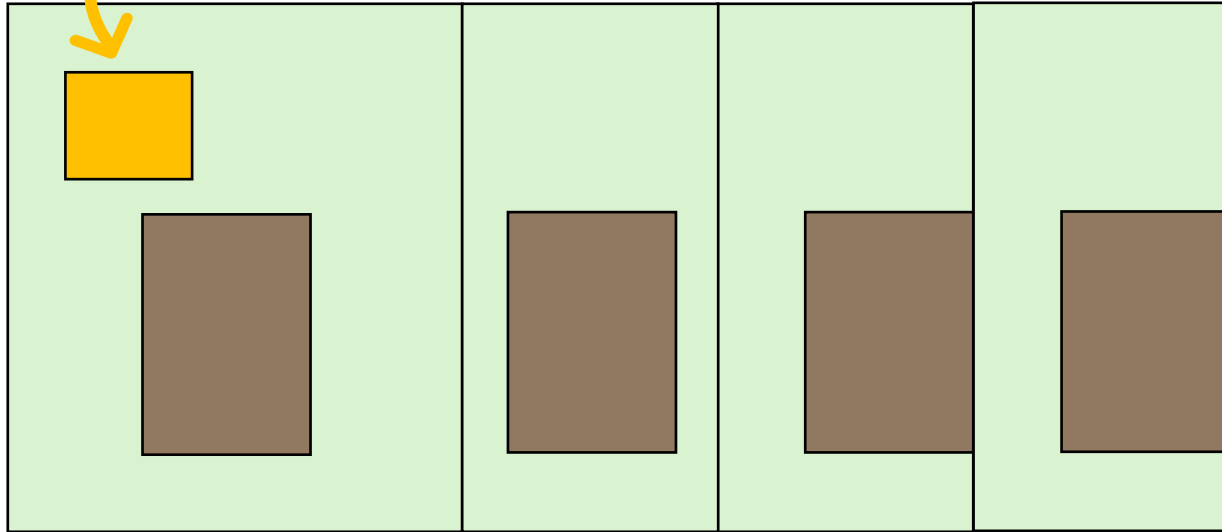
Accessory Dwelling Unit



Detached Homes

Twinhome

Duplex



Large lot and setbacks

Smaller lot and setbacks

Zero lot line

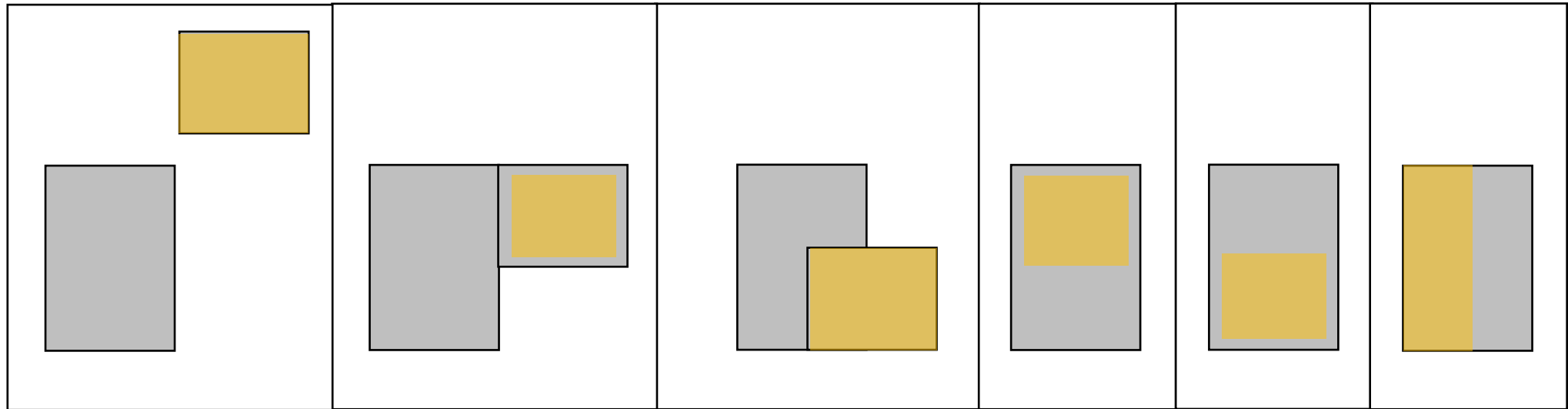
Zero lot line, attached

Two units per lot, attached



Accessory Dwelling Units (ADU)

Backyard Cottage Carriage House Attached Suite Upper Basement Side-by-Side



Questions to address in zoning ordinance

- What is an accessory dwelling unit? (definition)
- Where are they allowed? (districts)
- Under what circumstances? (development standards)
- What is the approval process? (administration)

What did I include?

- Accessory use allowed on same lot as single-unit, detached home
- Limit of 1 internal or external ADU per lot
- Must provide independent shelter, heating, cooking and sanitation
- Must be served by municipal sewer and water
- Height: 2 stories or 20' ground to eave
- Setbacks: 20' front facade, 15' rear, 10' side
- Building permit required

} Applies to new construction, detached ADU

More importantly, what did I leave out?

- No discretionary review (i.e. conditional use)
- No additional parking requirements
- No residency requirement
- No dwelling unit size (i.e. min/max sq ft)
- No limit on lot coverage
- No limit on pre-existing nonconforming structures

Strategic choices

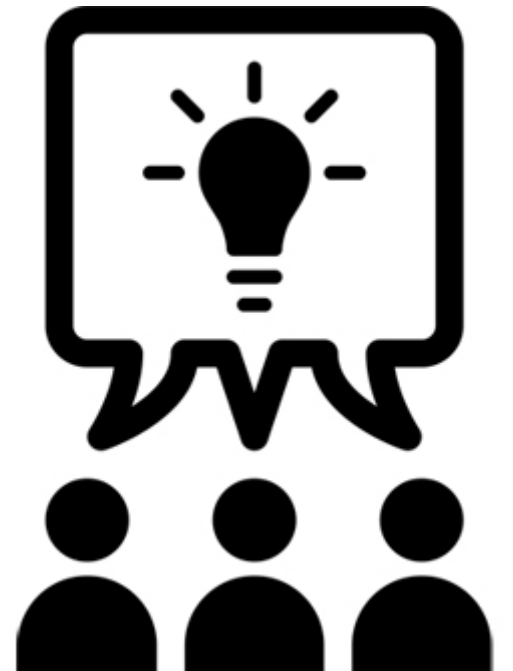
- All requirements fit on 1 page
- Used language that would survive future updates
- Focused on familiar standards that are easy to administer

Input at plan commission/village board meeting:

- Landowner/builder – we can meet those requirements
- Fire chief – review fire number/addressing requirements
- Former public works director – require separate water meter

Self-Reflection

- What is one simple step you could take today?
- What will have the most impact?
- What is possible in our community?



Quick Wins

Zoning Ordinance



- Allow range of housing types by-right (permitted use)
 - ADU, twinhome, townhome, multi-unit development, etc.
- Development standards
 - Reduced lot size, setbacks
 - Greater height, density
 - Reduced parking requirements



Subdivision Ordinance

- Dimensional requirements
 - Reduced lot size / width
 - Reduced road width
- Infrastructure financing

Participatory Approach

City of Eau Claire

Century Code Update – neighborhood zoning workshop

CENTURY CODE UPDATE

Neighborhood Zoning Workshop

Activities centered on understanding land use, scale, density, historic changes, future growth, constraints



Housing type: _____

Name: _____

Should this use be allowed in our community?

- Yes
- No

What standards are needed?

- Setback from neighboring uses
- Building height or size
- Off-street parking or loading
- Landscaping or screening
- Signage and lighting
- Building materials and design
- Other:

What are the most appropriate locations for this use?

(Think about compatible land uses, infrastructure needs, other factors)

Who makes decision?

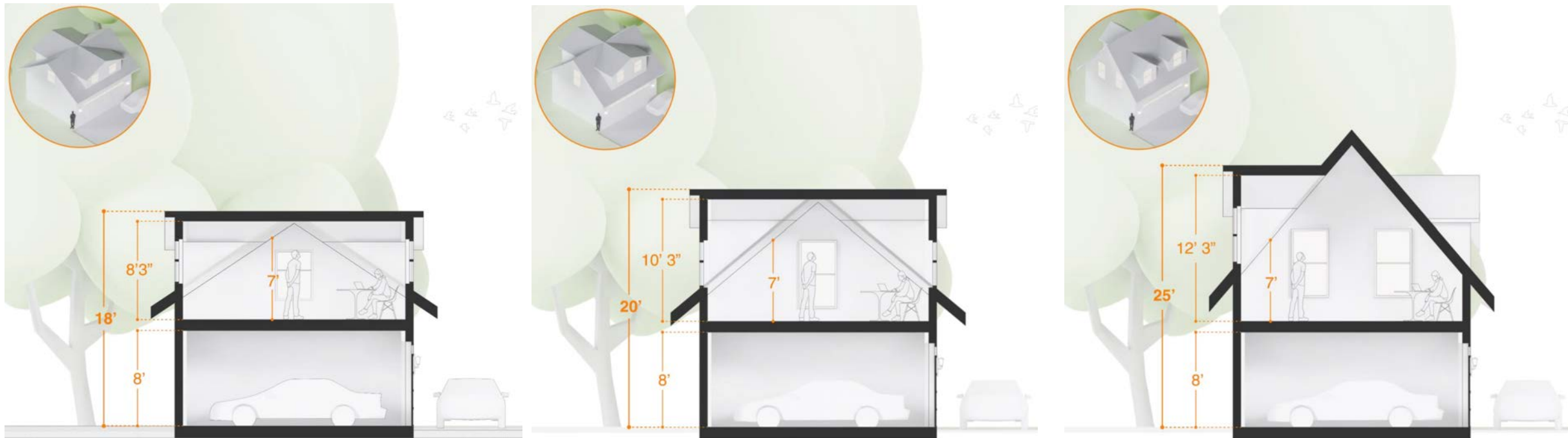
- Local officials craft ordinance standards
- Staff review and apply ordinance standards
- Local officials hold public hearing and may grant, deny, or attach conditions

What locations are not appropriate?

(Why not? Could this be overcome with regulatory standards?)

Neighborhood Zoning Workshop

Visualizations / Ordinance Testing





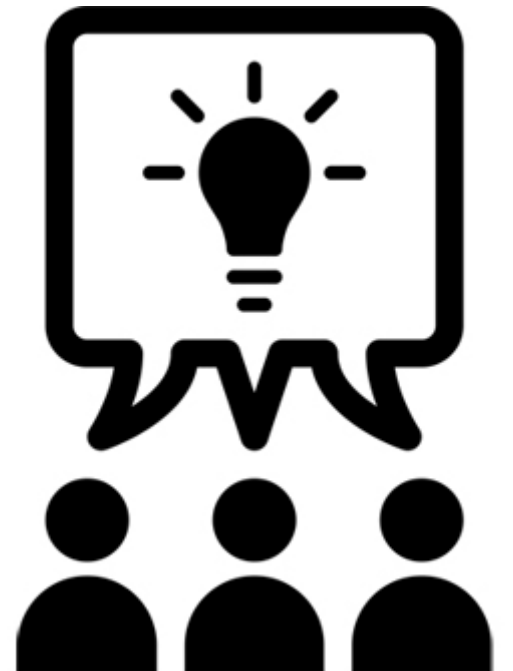
Neighborhood Zoning Workshop

Feedback

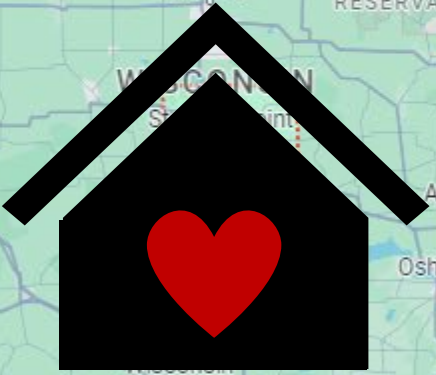
Type of housing	How many respondents think it should be allowed?	Where should they be allowed within the city?	What standards should be focused on?	Who decides/approves of these?
ADU's	8/9	Residential areas; mixed use areas; large lots (2+ acres); single family neighborhoods; high/medium density residential areas; anywhere/everywhere – especially in historic neighborhoods	Setbacks and parking were main concerns.	The majority of respondents think that staff should approve of ADUs.

Self-Reflection

- Who needs to be at the table to discuss housing?
- What data, resources, visuals do you need to frame the discussion?



What is **your** housing story?



Resources



SEPTEMBER 12 & 13, MADISON

2024 APA-Wisconsin Annual Conference

FORWARD! EVOLVING OUR APPROACH TO ECONOMIC DEVELOPMENT, EQUITY, AND RESILIENCE

Local and regional planners across Wisconsin are at the forefront of creative, equity-driven solutions to issues facing our communities.

Join colleagues and experts in allied fields as we learn and explore unique approaches to national issues with local impact - advancing solutions in housing access and affordability, mobility, climate resilience, & economic development.

Sponsor the conference!

- [Sponsorship Levels](#)
- [Sponsorship Sign-up](#)

[2024 Annual Conference Details](#)

wisconsin.planning.org

This first briefing paper released by **More Housing Wisconsin** is a [Housing Ready Checklist](#), which is a tool to help municipal officials and staff review and evaluate their zoning and subdivision regulations, land use plans, permitting process and fees, communications with developers, use of tax incremental financing, and other policies and procedures related to housing to ensure they are aligned toward the goal of creating more workforce housing for the community.



WHEDA Conference 2023: How Housing Happens

HOW HOUSING HAPPENS

WHEDA Conference 2023

Watch on  September 6-7, 2023

Watch later Share

wheda.com

lwm-info.org



WRA More Housing Wisconsin | with Ri

MORE HOUSING WISCONSIN

Watch on  

Thank You!
Any Questions?

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www.uwsp.edu/clue/center-for-land-use-education



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College of Natural Resources
University of Wisconsin - Stevens Point



Extension
UNIVERSITY OF WISCONSIN-MADISON

Demographics

Understanding the demographics of our participant helps us improve Extension programs and services. Asking for the following also helps us meet our institutional requirements for compliance with Federal non-discrimination policies. Providing us with this information is **voluntary**.

If you have questions about this survey or why Extension collects this information, please contact Kim Waldman, Compliance Coordinator & Equity Strategist, UW-Madison Division of Extension, (608) 263-2776, kim.waldman@wisc.edu



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