

Inclusionary Zoning Annual Report

And Recommendations for Improvements to the
Inclusionary Zoning Program

September 2008
City of Madison, Wisconsin
Inclusionary Zoning Advisory Oversight Committee

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Executive Summary

One of the six Common Council charges to the Inclusionary Zoning Advisory Oversight Committee (hereinafter the Committee) is to “Report annually in July to the Common Council on issues related to the implementation of the Inclusionary Zoning program (hereinafter IZ).” This annual report, for the year ended July 31, 2008, records the activities of the Committee, summarizes the production and sales activity for the program and responds to an additional request from Mayor Cieslewicz for recommendations to improve the IZ program.

Significant accomplishments of the Committee in the last year include commissioning a consultant report on the supply and demand for affordable housing in the City of Madison; a qualitative survey with feedback from key participants; adoption of new policies and procedures, including the revenue gap analysis methodology; a report with recommendations to improve marketing; and a menu of proposals regarding the program.

In the last year, 5 developments have been approved with 1274 homes, 64 of which were affordable under the inclusionary zoning program. In the last year, 14 IZ homes have been sold and currently there are contracts pending for 3. Since the program was launched on Feb. 14, 2004, 48 developments have been approved with 2075 homes, 173 of which were affordable under the inclusionary zoning program, and 33 IZ units have been sold to date. See chart on page XX.

The Quest to Develop Recommendations

Responding to the Mayor’s additional request to provide recommendations to improve the program was difficult and remains an unresolved charge. There continue to be significant differences of opinion among committee members as to whether the proposed ideas contained in this report are sufficient, effective or viable. Not only is the issue of inclusionary zoning complex, but the timeframe proved to be insufficient to adequately propose, examine and weigh each proposal.

Nevertheless, the Committee employed the following methodology:

1. Members were invited to propose recommendations for improvement for the full committee’s consideration.
2. These proposals were voted on, with little to no discussion on some items, and more discussion on other items.
3. The votes were taken over the course of three meetings and are presented, with the votes they received, in a chart on page X.

Despite the diversity and wide ranging nature of the proposals, the recommendations generally fell into at least one of four groups:

- Homebuyer Assistance;
- City's Role;
- Current Ordinance Issues; and
- Issues outside IZ.

The Committee is comprised of diverse stakeholders who devoted a significant amount of time and effort to reviewing the program and many improvement opportunities. The Committee did not have enough time to complete the task of making a single coordinated package of improvements for the IZ program, and it is unclear that even with additional time that the Committee would be able to come to agreement. While the following list does not represent a comprehensive or even compatible list of recommendations, the Committee was able to reach consensus on the following recommendations through the process described above. It is important to note that the following list should not be viewed as a checklist of things to be completed, as the Committee does not feel that the following list alone would resolve the many issues discussed. However, the following list of ideas could contribute to creating more affordable housing in our community, and in some cases, improving the IZ program.

1. Mobilize Affordable Housing Trust Fund (hereinafter AHTF) to support and expand existing programs.
2. At least annually, the City shall collect the data and report on home ownership rates and historical trends among the target markets and entire population.
3. Expand city-wide dedication to affordable housing through the expansion of yearly general funds committed to the Affordable Housing Trust Fund. (Note: It was unclear whether the recommendation included funding for rental.)
4. Make the AHTF available before it reaches the \$10 million mark, thereby making more money available for more uses.
5. Allow TIF 10% housing set-aside to be used for same things as AHTF.
6. Allow down payment loans sufficient to avoid private mortgage insurance.
7. Preserve TIF workforce housing capabilities in both "base" as well as 10% housing set-aside; use TIF housing funds for housing.
8. Evaluate the offset model formulas.
9. The City of Madison should participate more actively in the First Time Home Buyers Round Table and proactively market the Inclusionary Zoning Program
10. The City of Madison should educate professionals in the real estate and banking industry about IZ.

11. The Mayor should have a designated staff person participate in negotiating offsets with developers. This person should be instructed to place a priority on creating affordable housing with substantive offsets provided from various departments including Fire, Parks, Engineering, Planning and other departments as appropriate.
12. The lead negotiator for the City should encourage a discussion about the use of MGO 28.04(26)(d)2.p., which allows offsets for “Other offsets specific to the development”.
13. Analyze the AMI levels that are targeted in IZ and compare to current lending practices and available housing stock; consider either lowering or raising the targeted AMI levels as appropriate. (Item #23 in Recommendations Chart.)

Areas of Disagreement

Because of the diverse interests represented by committee members and the fact that each voting meeting was attended by different members, the committee cannot present a unified package of recommendations. It is important to note that the committee did not reach consensus on other important items such as:

- whether the program should be mandatory or voluntary;
- whether every development must have affordable homes; and
- whether to improve the program or discontinue it through sunset or repeal.

Purpose of Inclusionary Zoning

As stated in the IZ ordinance:

Statement of Purpose. The purpose of this ordinance is to further the availability of the full range of housing choices for families of all income levels in all areas of the City of Madison. A full range of housing options promotes diverse and thriving neighborhoods, schools and communities. It also aids the recruitment and retention of local businesses and their workforce, which are essential to the economic welfare of the City. This purpose can be accomplished by providing dwelling units for families with incomes less than the area median income.

Charges of the Inclusionary Zoning Advisory Oversight Committee

The ordinance creating it states that the Committee shall:

- a. Evaluate the housing needs study and recommend changes to the Inclusionary Zoning program as a result of such study and identify any additional information needed to further evaluate the Inclusionary Zoning program.
- b. Evaluate the “Gap Analysis” and Waiver methodologies and make recommendations to staff and the Plan Commission regarding such methodology.
- c. Evaluate and make recommendations to the Plan Commission and Common Council to revise the policy and procedure manual.
- d. Make recommendations to the staff and Common Council regarding marketing the Inclusionary Zoning Program.
- e. Seek public input regarding issues and concerns regarding the Inclusionary Zoning program and make recommendations for further changes and regularly report findings to the Plan Commission for review.
- f. Report annually in July to the Common Council on issues related to the implementation of the Inclusionary Zoning program.

Members of the Inclusionary Zoning Advisory Oversight Committee

Marianne Morton, Chair (Housing Advocate); Executive Director, Common Wealth Development, a non-profit developer

Brian A. Munson, Vice Chair (Periphery Developer); Principal, Vandewalle & Associates, land planners

Natalie L. Bock, (Downtown Developer); Development Project Manager, The Alexander Company, urban developer

Judith A. Bowser, (Plan Commission Member); Executive Director (retired), American Society of Preventive Oncology, former District 19 alder

Curtis V. Brink, (Housing Committee Member); President, Curt Vaughn Brink, LLC, real estate development company

Lauren Cnare, (Plan Commission Member); Third District Alder

Nancy E. Fey, (Plan Commission Member and Chair)

Thomas E. Hirsch, (Housing Committee Member and Chair); Principal, Hirsch Group, LLC, architect

Brenda K. Konkel, (Common Council Member), Second District Alder; Executive Director, Tenant Resource Center

Matt Miller, (Realtor); Division Manager for commercial and large projects, The Stark Company Realtors, real estate brokerage.

Alex Saloutos, (Mayor's Designee); Principal, The Office of Alex Saloutos, management consultant to homebuilders and developers.

David Simon, (Alternate – Periphery Developer); President, Veridian Homes, builder and developer.

Marsha Rummel (Neighborhood Association Member, August 2006 through April 2007), current Sixth District Alder.

City Staff

Hickory Hurie, Community Developments Grants Supervisor. Hickory Hurie provided enthusiastic, highly professional and, when it was needed, wry humorous and warm emotional support to the IZ Committee until he retired in April 2008. The Committee is deeply indebted to him for his outstanding service and wishes him the very best in his retirement.

Barb Constans, Grants Administrator 3

Karl van Lith, Organizational Development and Training Officer

Performance Results

The chart summarizes results of the Inclusionary Zoning program at key stages of approval, marketing and sales.

IZ Units Sold July 1, 2007 - July 31, 2008	
Authorized under the 2004 Ordinance and sold with the 2006 Revised Ordinance Equity Model	14

Inclusionary Zoning Program 2004 - 2008							
			Approved and Not Recorded		Approved and Recorded		IZ Units Sold
	Total Units	IZ Units	Total Units	IZ Units	Total Units	IZ Units	Approved Under the 1st Equity Model and Sold Using the 1st Equity Model
Projects Approved Under the Original Inclusionary Zoning Ordinance - Adopted January 2004							
	1370	199	1051	99	2622	313	1
Projects Approved under the Revised Inclusionary Zoning Requirements - Adopted July 2006							Approved Under the 1st Equity Model and Sold using the 2006 Revised Ordinance Equity Model
Sub Total (Reviewed Under New Ordinance)	608	38	1718	121	0	0	32
Adjustments for re-zonings			694	47	71	11	
Total Approvals	1978	237	2075	173	2551	302	33
Marketing Period for IZ Units							
	Began Marketing Period as IZ Units	Ended Marketing Period Released from IZ program	Sold as IZ Unit	Currently Being Marketed			
Approved Under Original Ordinance	250	197	33	12			
Approved Under Revised Ordinance	0	0	0	0			

There is disagreement among committee members on whether or not the program is a success. The Committee strove to identify measures of success, see Appendix X, but no quantifiable goals were agreed on so measuring success was difficult. Having clearly defined and measurable goals would help all stakeholders evaluate the effectiveness of the program.

More detailed information on the performance results of the program can be found in the report prepared by Planning Department in April 2008, Appendix X.

The chart illustrates that while many IZ units were approved, fewer than expected were sold as IZ units; e.g. at the predetermined price to eligible families or individuals. The Committee did not formally explore the reasons, but ideas were posited during in the Subcommittee on Marketing and during general committee discussion. These include:

- Sellers not actively promoting the units
- Buyers aversion to government programs
- Complexity of purchasing and re-selling
- Add your idea here!

Activities and Accomplishments of the Committee for the Year Ended July 31, 2008

Meetings and Process

The full Committee met 27 times and two subcommittees met 11 times in the last year, a total of 38 meetings. The rigorous meeting schedule and regular attendance of members demonstrated their commitment to meeting the charge of the Committee, understanding Madison's Inclusionary Zoning ordinance and improving the IZ program.

Two ad hoc subcommittees were established to work on specific topics, allowing members to apply their expertise to a single issue, as well as participate in the full Committee. The Subcommittee on Marketing, formed to make recommendations for improvements to marketing of the program, met seven times and the Subcommittee on Supply and Demand formed to assist the Taurean Group (a consultant) with their work, met four times.

Initially, the full committee met for two hours every other Friday morning, reserving the alternate Fridays for subcommittees. In 2008, the Committee expanded its schedule, meeting every Friday at 8:00 AM in order to evaluate and make recommendations on improvements prior to the scheduled sunset of the ordinance.

Housing Needs Study: Report on Supply and Demand by the Taurean Group

Per the Committee's charge, one of the first activities was to produce a housing needs study. Late in 2006, with funding from the City of Madison, the Realtors Association of South Central Wisconsin and Veridian Homes, the City contracted with the Taurean Group to complete a study on the supply and demand for affordable housing as defined in the inclusionary zoning ordinance. This was vital to understanding the need for the program. A final report was to be completed early in 2007. The consultant submitted its report more than a year later in the spring of 2008.

The Taurean Group's report concluded, "For the City of Madison at the time this report was created, it appears that there is an adequate supply of residential owner occupied housing units (as defined above*) to meet the current demand."

*as defined in the Taurean Group's report. (APPENDIX X, PAGE Y)

The Taurean Group's performance did not meet expectations. Promised delivery dates were consistently missed, data were inconsistent, some information was incomplete, and key maps

were not provided. There was not agreement on how to calculate supply and demand or the conclusions in their report. Thus, the Committee lacked one critical tool for decision-making.

Qualitative Study on Inclusionary Zoning—Participant Feedback

To better understand what certain participants from key stakeholder groups thought about the IZ program, the Committee asked Karl van Lith, the City's Organizational Development and Training Officer, to conduct one-on-one interviews with representatives of each group: 1) homebuyers, 2) realtors, and 3) developers. The number of respondents was small and not statistically significant; the information gleaned was largely anecdotal.

Homebuyers were most concerned with location and price of the property when considering whether or not to buy an IZ home. Most indicated they had heard about IZ through their real estate agents, although some had heard about it through their lenders.

Realtors said they usually heard about IZ homes through new projects being built. The price and location were important factors for their buyers.

Developers said that they see IZ as a challenge. They believe it's problematic because it only applies to new homes, making an unfair playing field with respect to retrofitting older buildings. In addition, City departments are not allowing the supposed benefits that IZ offers, such as forgiving park fees.

Written comments from SmartGrowth Madison, Veridian and the Realtors Association of Southwestern Wisconsin are included along with a full report in Appendix X.

Gap Analysis Methodology Created and Implemented

The Committee reviewed and adopted recommendations of the Gap Analysis Subcommittee, creating a policy for the analysis of the gap between the sale price of the IZ home or home site and the market price, and quantifying the value of the incentives to cover this gap. The policy was implemented by the City on DATE. See Appendix X.

Recommendations on Marketing Improvements

In May 2007, the Subcommittee on Marketing was created to recommend improvements to the IZ program's marketing. In November 2007, the Subcommittee completed its work and submitted its report to the full Committee. See Appendix X

The full Committee supported and recommended action on the following items:

- legal issue research to determine the extent of the ability of the City to market IZ units/sites;
- lender pre-qualification of IZ buyers
- addendum for the seller
- standard "disclosure" form to potential buyer (model "notification" form); and
- IZ program information seminars for developers, buyers and realtors.

The Committee wanted to further discuss setting priorities and examining additional ideas, but the report deadline precluded returning to the topic. The marketing recommendations will make it easier for sellers, developers and realtors to comply with the program and build IZ homes, give the program “teeth” so more homes are sold to qualified families, make it easier for buyers to find all the important information they need on IZ homes, make it easier for sellers and realtors to sell IZ homes, and increase education and promotion to generate better awareness.

Inclusionary Zoning Policies Adopted

The Committee revised and simplified the IZ Program Policies and Protocols. The Committee recommended the following two important changes to the Plan Commission: deletion of the asset test and change in language regarding price assumption with regard to tax basis. The Plan Commission and Madison Common Council approved both of these changes and approved authorizing the Committee to make any additional IZ policy revisions. At its September 21, 2007, meeting, the Committee adopted a final revised version of the IZ Program Policies and Protocols. See Appendix **XX** for more details.

List of Proposals Considered

The following chart is a complete list of the proposals by members of the Committee over the course of three meetings in May and June 2008. They were presented to the Committee “as worded” by the member proposing them, discussion was limited to brief clarifications, and votes were taken among those present in the room at the time. As a result, the total number of votes cast on a given proposal ranges from 7-10, certain proposals conflict with one another and some votes appear contradictory. Every proposal is presented here verbatim with the votes it received at the time it was considered.

As noted, most of the proposals fit into one or more of four groups: homebuyer assistance, the City’s role, current ordinance issues, and issues outside of IZ.

Proposal	Vote
1. Mobilize Affordable Housing Trust Fund (AHTF) to support and expand existing programs.	10 Ayes, 0 Noes
2. At least annually, the City shall collect the data and report on home ownership rates and historical trends among the target markets and entire population.	10 Ayes, 0 Noes
3. Expand city-wide dedication to affordable housing through the expansion of yearly general funds committed to the additional funds to the AHTF. (Note: It was unclear whether the recommendation included funding for rental.)	10 Ayes, 0 Noes
4. Make the AHTF available before it reaches the \$10 million mark, thereby making more money available for more uses.	8 Ayes, 0 Noes
5. Allow TIF 10% housing set-aside to be used for same things as AHTF.	8 Ayes, 0 Noes
6. Evaluate the offset model formulas.	7 Ayes, 0 Noes
7. The City of Madison should participate more actively in First Time Homebuyer’s Roundtable and proactively market the Inclusionary Zoning Program.	7 Ayes, 0 Noes
8. The City of Madison should educate professionals in the real estate and banking industry about IZ.	7 Ayes, 0 Noes
9. The Mayor should have a designated staff person participate in negotiating offsets with developers. This person should be instructed to place a priority on creating affordable housing with substantive offsets provided from various departments including Fire, Parks, Engineering, Planning and other departments as appropriate.	7 Ayes, 0 Noes
10. The lead negotiator for the City should encourage a discussion about the use of MGO 28.04(26)(d)2.p., which allows for “Other offsets specific to the development”.	7 Ayes, 0 Noes
11. Allow down payment loans sufficient to avoid private mortgage insurance.	7 Ayes, 0 Noes with 1 Abstention
12. Preserve TIF workforce housing capabilities in both “base” as well as 10% housing set aside; use TIF housing funds for housing.	7 Ayes, 0 Noes with 1 Abstention

Proposal	Vote
13. City will buy all IZ lots and resell to qualified buyers.	8 Ayes, 2 Noes
14. If the City guarantees upfront to a builder or developer they will purchase an IZ home, it will be purchased at a price net of reasonable sales and marketing expenses.	8 Ayes, 2 Noes
15. Strengthen links for public transportation in planning and approvals of developments.	7 Ayes, 1 No
16. Pay a buyer's broker's fee with City funds.	7 Ayes, 1 No
17. Provide funds directly to eligible buyers from the AHTF in the form of grants and/or low interest loans.	7 Ayes, 1 No with 1 Abstention
18. Builder or Developers can determine where the homes are located in a project and if they are detached or attached. Exteriors must be comparable in appearance to the market rate homes.	6 Ayes, 3 Noes
19. Funding to buyers from the AHTF will be equal to what a private or nonprofit developer would receive on a per home basis.	6 Ayes, 4 Noes
20. The Mayor should take a strong and active leadership role advocating for improvements so the goals and purposes of the program can be achieved.	6 Ayes, 3 Noes with 1 Abstention
21. The City provides housing counseling services to first time homebuyers.	6 Ayes, 1 No
22. Have the City income qualify the list of potential homeowners who qualify for Inclusionary homes.	6 Ayes, 1 No
23. Analyze the AMI levels that are targeted and compare to current lending practices and available housing stock; consider either lowering or raising the targeted AMI levels as appropriate.	6 Ayes, 0 Noes with 1 Abstention
24. The City markets (promotes) IZ homes.	6 Ayes, 2 Noes
25. Extend the sunset by 6 months to allow more time to work on details of proposed "fixes."	6 Ayes, 4 Noes
26. Reduce supply of IZ homes when the existing supply exceeds demand.	6 Ayes, 1 No with 1 Abstention
27. If the builder or developer's policy is to pay co-brokerage fees on the market rate homes in a project, they must pay comparable fees on the IZ homes.	6 Ayes, 2 Noes with 1 Abstention
28. Builders and developers can choose to 1) accept incentives that compensate them in full for the homes and then build and sell them, 2) accept the incentives and pay a reasonable fee to the City to be used for affordable housing in lieu of building and selling the homes, or 3) decline the incentives and do nothing.	5 Ayes, 4 Noes
29. Revise the program and re-brand IZ since improvements have been made, but many still think that the previous flaws in the program still exist.	4 Ayes, 2 Noes with 1 Abstention
30. Consider lowering the 15% of the development requirement for Inclusionary Zoning Homes in exchange for targeting lower income households.	4 Ayes, 3 Noes

Proposal	Vote
31. Remove the limits on the marketing period to eliminate generally acknowledged games that have been played during the marketing of early Inclusionary Zoning homes.	4 Ayes, 3 Noes
32. Have the City market (promote) the homes.	4 Ayes, 3 Noes
33. Have the City purchase the Inclusionary Zoning homes when the homes are available for occupancy.	4 Ayes, 3 Noes
34. Develop a mechanism to adjust for changes in the market measured at the time the homes are being built, as opposed to the time when the homes are approved.	3 Ayes 3 Noes with 1 Abstention
35. Lower the percentage of required IZ homes.	4 Ayes, 4 Noes
36. Remove timing out of marketing period on initial sale.	4 Ayes, 4 Noes
37. Recommend the City buy completed IZ homes.	4 Ayes, 4 Noes
38. Have the City contract with trained buyers' agents to help buyers negotiate the amenities (parking, storage, etc.) that are included in the sales of other housing homes.	5 Ayes, 5 Noes
39. Set up a negotiated, voluntary process for affordable housing based on Middleton's model.	5 Ayes, 5 Noes
40. Allow the current IZ Ordinance to sunset.	4 Ayes, 6 Noes
41. Remove the offsets and waiver analysis and, in exchange, lower the 15% requirement to 10% but make it mandatory.	3 Ayes, 4 Noes
42. Repeal the current IZ Ordinance.	3 Ayes, 4 Noes
43. Recommend offering not to charge park fees until the first sale of the IZ home.	3 Ayes, 4 Noes with 1 Abstention
44. Recommend permanent affordability for all homes and the City purchases every time home is for sale.	3 Ayes, 5 Noes
45. The City shall reimburse IZ buyers for ½ of their reasonable attorney's fees. The maximum amount provided by the City shall be \$500.	3 Ayes, 5 Noes with 2 Abstentions
46. Bi-annually, the City shall conduct primary market research on the market demand for IZ homes and the needs of the target market.	2 Ayes, 5 Noes with 2 Abstentions
47. Any payments made in lieu of creating homes should cover at least 80% of the cost to create an additional home.	1 Aye, 4 Noes with 1 Abstention
48. Re-evaluate the formula that links the number of the people in a household to the price of home they can purchase. Consider requiring the family size to match the number of bedrooms in the home that is purchased.	1 Aye, 5 Noes with 1 Abstention

Proposal	Vote
49. Recommend establishing a marketing period on subsequent sales with shared equity based on percentage financing by the City and homeowner.	1 Aye, 6 Noes
50. Bonus density shall be based on the current zoning code.	1 Aye, 9 Noes

Summary

The diverse composition of the Committee, combined with the complexity of the issues, was useful in providing a full spectrum of viewpoints and led to rich discussions, but it has prevented the Committee from reaching consensus on a single, coordinated package of improvements to the IZ ordinance.

Throughout the process, concerted effort was made to gather sufficient, accurate and consistent data to accomplish the charge. One of the greatest impediments to this was the unsuitability of the housing needs study, or report on supply and demand for affordable housing. While the report contains reams of data and attempts to use it to quantify supply and demand, many members of the Committee were dissatisfied with the methodology and conclusions in the consultant report.

The number of recommendations that were proposed by committee members is extensive and the votes reflect who was voting at the time, and to some degree, the exact wording of the proposal. Hence the discrepancies, with some similar items receiving both winning and losing vote counts.

It is important to evaluate each recommendation's potential on its own, as well as in concert with other ideas. Some recommendations must work with others for effective change and some are changes outside the charge of the Committee that, if implemented, could have a major impact on affordable housing.

Like the range of recommendations, the opinions of committee members continue to cover a broad spectrum. Committee members have carefully listened to each other and thoroughly explored the existing and possible scenarios in order to make the recommendations in this report.

On one key point the Committee is in unanimous agreement—the City should play a vital, leadership role in helping income-qualified buyers own a home.

The entire Committee is disappointed that it could not meet the Annual Report deadline and put forth a single coordinated package of improvements that would achieve the IZ ordinance goals and work for all of the stakeholders.

The Committee respectfully offers this list of proposals for consideration by the Mayor and Common Council, recognizing that they, too, will find the issue challenging.

Next Steps

The Committee recommends these major next steps:

- Receive any feedback and direction provided by the Mayor and Common Council members.

- Clarification from the Mayor and Common Council on the role of the Committee: 1) technical resource, or 2) the provider of a single coordinated package of improvements prior to sunset
- If the Committee is to be the provider of a single coordinated package of improvements prior to sunset, work more aggressively with the stakeholders to reach a coordinated set of improvements that better achieves the goals and purposes of the IZ program.
- Better quantify the supply and demand for affordable housing.
- Review and improve the offset and waiver processes.

1. Appendices Housing Needs Study: Report on Supply and Demand, Taurean Group, DATE
2. Report on Marketing, Subcommittee on Marketing, DATE
3. Inclusionary Zoning Scorecard, Hickory Hurie, DATE and update
4. Qualitative Study on Inclusionary Zoning—Participant Feedback, Karl van Lith, June 2008
5. Recommendations for Improvement, Carole Schaefer, Smart Growth, DATE
6. Recommendations for Improvement, Phil Salkin, Realtors Association of South Central Wisconsin, DATE
7. Recommendations for Improvement, Jeff Rosenberg, Veridian Homes, DATE
8. Map of IZ Homes Sold, Barb Constans, July 2008 BARB TO UPDATE
9. Planning Department Report, City staff, April 2008
10. IZ Cluster List, Inclusionary Zoning Advisory Oversight Committee, June 2008
11. Inclusionary Zoning Policies and Procedures, Inclusionary Zoning Advisory Oversight Committee, DATE
12. Inclusionary Zoning Gap Analysis Worksheet, Inclusionary Zoning Advisory Oversight Committee, DATE