



HAC MEETING #7 WORKBOOK

TAKING THE NEXT STEP.

WEDNESDAY, APRIL 26TH | LUSSIER FAMILY HERITAGE CENTER

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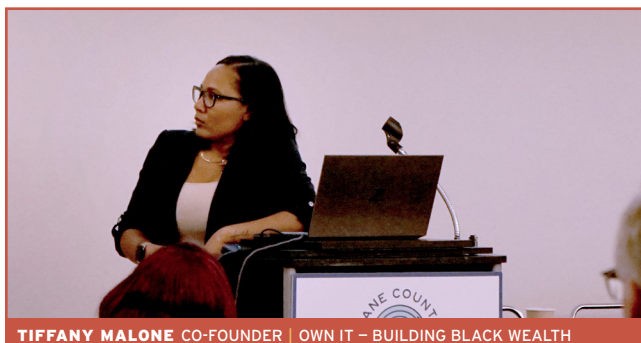
Please review the workbook before the HAC Meeting #7. All workbooks will include advance materials and summaries of the prior HAC meeting.

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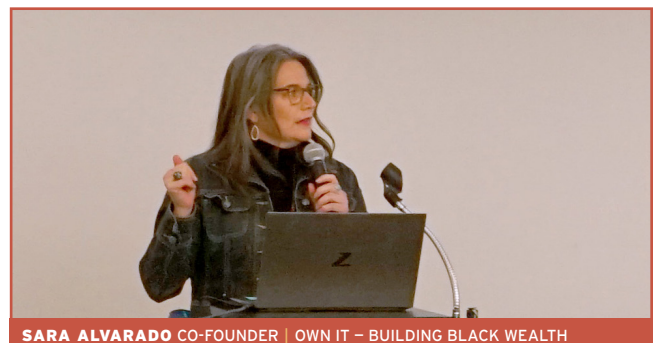
OVERVIEW/SUMMARY

The RHS Housing Advisory Committee met Wednesday, March 22nd, at the Alliant Energy Center, to learn more about the existing housing supply gap, senior housing need, and forecasted household unit change required to meet demand through 2050. HAC members started to build the HAC Housing Priorities for the Strategic Action Plan. These simple, essential housing priorities will help the project team prioritize strategies to ensure we reach a shortlist of strategies most aligned with key priorities. To check out the presentation and materials (workbook, recording, etc.) from HAC Meeting #6, [CLICK HERE](#).

Co-founders, Tiffany Malone and Sara Alvarado, from OWN IT–Building Black Wealth, shared details about their program and current efforts with HAC members. Strategy Spotlight presentation highlights can be found on the next page.



TIFFANY MALONE CO-FOUNDER | OWN IT – BUILDING BLACK WEALTH



SARA ALVARADO CO-FOUNDER | OWN IT – BUILDING BLACK WEALTH

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OWN IT | BUILDING BLACK WEALTH

Tiffany Malone | Co-founder

Sara Alvarado | Co-founder

The OWN IT: Building Black Wealth program is a collaboration among Madison-area professionals in the real estate, banking, and financial industries. Their mission is to empower, educate, and guide Black and Brown families in building wealth through education and homeownership. OWN IT acknowledges the systemic racism embedded within financial systems, practices, and policies, and is committed to exposing and eradicating these structural barriers. To learn more about opportunities to support and partner with OWN IT, visit www.ownitbbw.com.

SCHEDULE + MEETING #6 STATS

WE ARE HERE!

PROJECT KICK-OFF | REGIONAL HOUSING ANALYSIS

HOUSING STRATEGIES + REPORT | IMPLEMENTATION

#1	#2	#3	#4	#5	#6	#7	#8	#9	#10	#11
SEPT	OCT	NOV	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG
LOCAL POLICIES + PROGRAMS VISIONING										

HAC #6 member attendees: **44** HAC #6 general public attendees: **5**



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REGIONAL STRATEGIC PLANNING BENEFITS

HAC members had three (3) minutes of self-reflection time to think about the benefits of regional strategic planning. They submitted their feedback via Mentimeter or wrote them down on a comment card. At each table, HAC members shared their name, affiliation, and thoughts around the importance of regional strategic planning.

- *To work together on a holistic, unified solution to our shared housing crisis.*
- *To plug into local issues that potential homeowners are facing.*
- *To plan at the scale of the issue. The housing market, labor market, and transportation are regional already.*
- *To learn what neighboring municipalities are doing.*
- *To coordinate efforts to achieve results across the region.*
- *To better understand how housing affects different-sized municipalities to create an effective regional strategy.*
- *To provide a road map for the future.*
- *To get alignment and buy-in from a variety of partners.*
- *To excavate place-based insights and reveal blind spots.*
- *To connect with leaders in the community.*
- *To create a unified framework to analyze and design goals, objectives, and actions that are internally consistent, complementary, and aligned with our vision.*

VALUE-BASED VISIONING REFINEMENT

HAC members then collaboratively finalized the six (6) RHS core values. The future vision for housing in the county will reflect these values.

ACCOUNTABILITY

AFFORDABILITY

**ECONOMIC
GROWTH**

EMPOWERMENT

EQUITY

**SUSTAINABLE
DEVELOPMENT**

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HAC HOUSING PRIORITIES EXERCISE FEEDBACK

In Meeting #6, HAC members completed two “HAC Housing Priorities” engagement exercises. Housing Priorities are the actionable priorities the county needs to address within the Strategic Action Plan. The priorities will be used to group individual strategies under specific objectives of the plan. The project team will present refined Housing Priorities and draft strategies for consideration in HAC 7.

Part #1: Housing Priorities Table Discussions

At each breakout table, HAC members shared feedback on five (5) draft Housing Priorities, while identifying any gaps/missing priorities. Each breakout table proposed a maximum of eight (8) priorities to the larger group for consideration during the full group work session.

DRAFT HOUSING PRIORITY	SAMPLE HAC FEEDBACK
Increase the overall number of housing units.	<ul style="list-style-type: none">• This priority is most important because without this, all the other priorities will fail. This one is most within our control as a county/region.• The county is in need for units across the board that are close to jobs, infrastructure, and businesses without substantial price increases. How can we improve affordability?• More units will help decrease the cost--Supply and demand.• Balance with preserving farmland/protecting the environment.
Increase the number of housing units attainable to low- and moderate-income households.	<ul style="list-style-type: none">• Must be scattered throughout the entire county so we do not create enclaves of poverty.• Ties into advocacy for rent prices? Narrow “bar” of incomes who make less than or equal 30% but still enough to qualify to pay rent amount.• Don’t lose focus on senior housing that is both affordable and accessible.• Potential strategies: explore alternative funding sources; rental and eviction support; change laws currently favoring landlords over renters; and eliminate barriers to undocumented people, LGBTQ people, and those returning from incarceration.

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<p>Preserve affordability and improve the quality of existing attainable housing.</p>	<ul style="list-style-type: none"> • Sustainable and healthy housing options. • Please note, some low-quality housing is not affordable. • How can we preserve affordability after the rehabilitation process? • Folks should be able to age-in-place. • We need to be aware of "green gentrification" and careful not to promote it.
<p>Provide more pathways to housing and homeownership, especially for historically marginalized residents.</p>	<ul style="list-style-type: none"> • We need to explicitly state "homelessness" in a priority or strategy because it is or should be the most pressing issue that will likely accelerate in years to come. • More creative solutions could include: co-housing, community land trusts; cooperative housing; partnering with faith-based community to turn unused land and buildings into housing. • Consider what Evanston, IL is doing through their reparations program. Part of that is a "restorative housing" program to provide these pathways for BIPOC households.
<p>Build ongoing capacity to address housing needs through partnership and education.</p>	<ul style="list-style-type: none"> • For the lowest-income and homeless populations, we need to work with organizations to create affordable housing opportunities with support to help them be successful staying in stable housing. • What type of partnerships (nonprofits, commercial, etc.)? Building incentives seems very important to further this.
<p>ADDITIONAL DRAFT HOUSING PRIORITIES / STRATEGY IDEAS</p>	
<ul style="list-style-type: none"> • Sustainability: enhance existing housing and new housing with green construction and ability to accommodate new folks. • Support programs to improve financial equity and generational wealth. • Increase the flexibility around housing standards - definition of family, zoning code, financing options for new homeowners, developer incentives. • Intentional housing--location, transportation, job proximity, and safety. We need to actively consider where future housing should go. • More protections/enforcement and resources for extremely low income, marginalized, and most-vulnerable populations. • Improve access to employment, goods, and services for existing housing stock, particularly for isolated neighborhoods and communities. 	

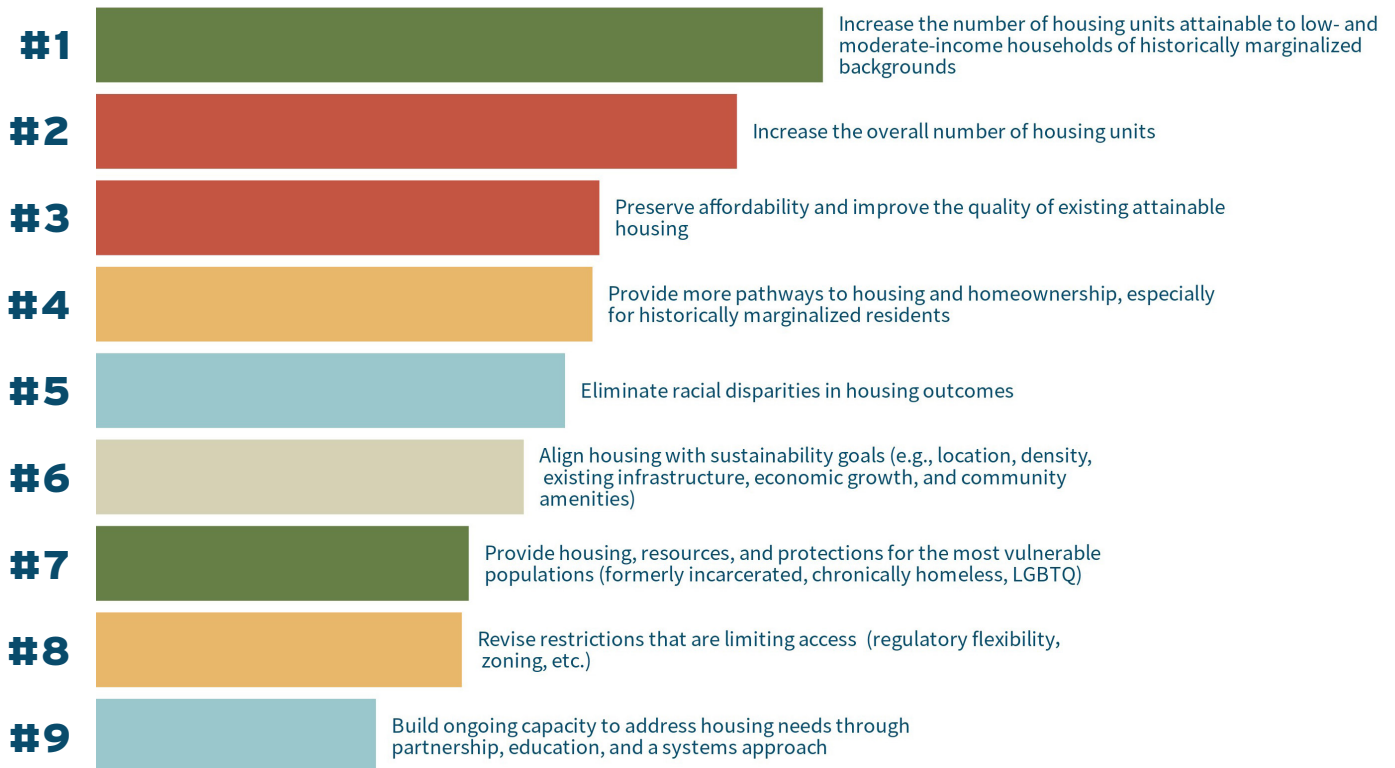
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Part #2: Housing Priorities Full Group Work Session

After the table breakouts and during the Strategy Spotlight presentation, the project team revised/added to the list of working priorities in Miro based off the feedback at the HAC table discussions. This resulted in nine (9) draft Housing Priorities. As a full group, HAC members identified any gaps or missing priorities. HAC members voted via Mentimeter to share how each draft priority resonated with them.



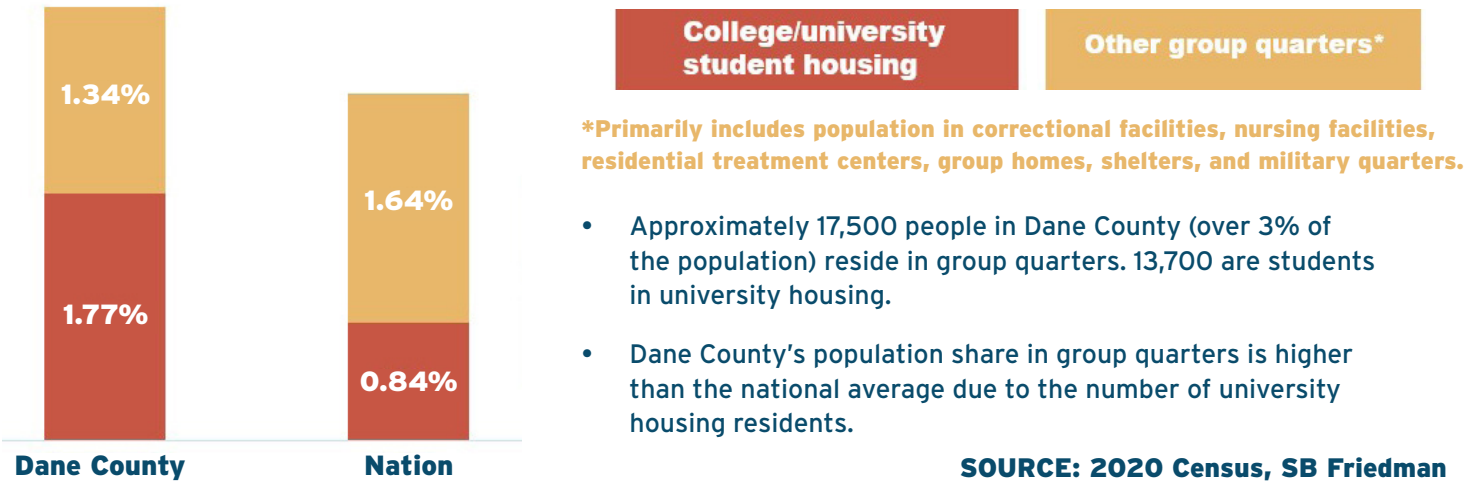
At HAC Meeting #7, the project team will present the final Housing Priorities for the Strategic Action Plan for the future of housing in Dane County.



SUPPLEMENTAL DATA/INFORMATION

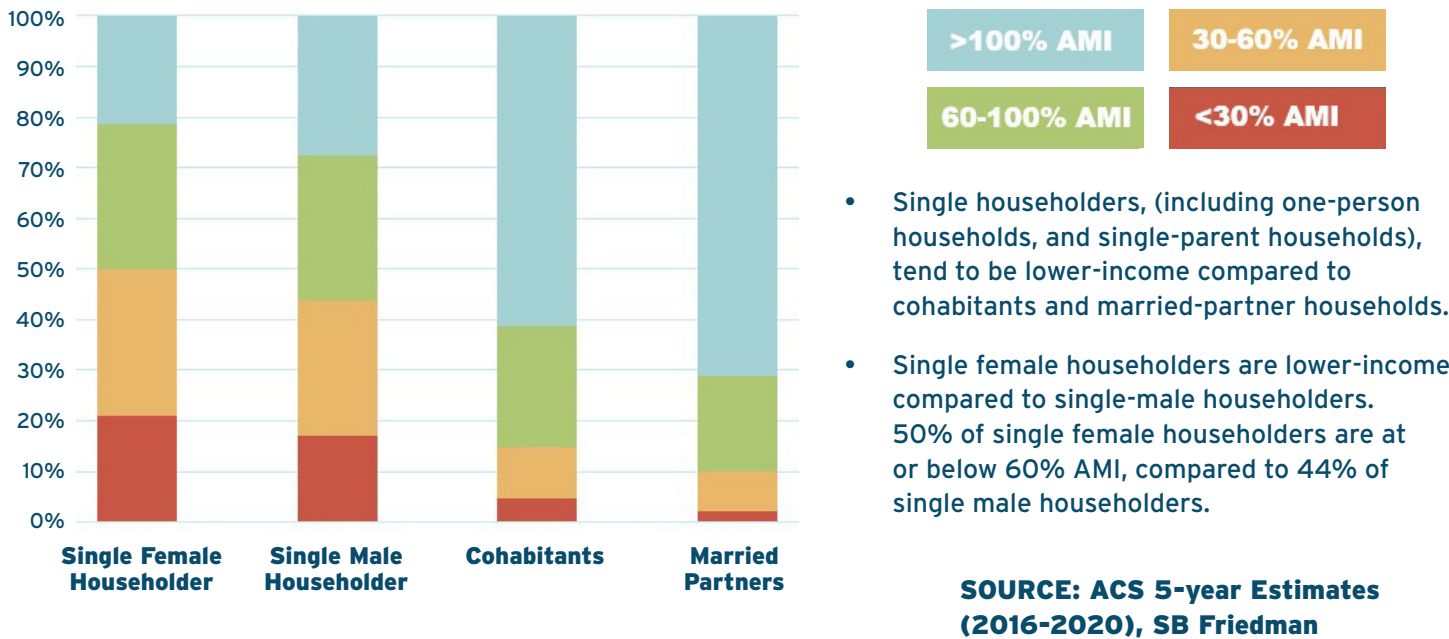
POPULATION SHARE IN GROUP QUARTERS

A higher share of Dane County’s population is in group quarters compared to the national average, due to the number of students in university housing.



INCOME BY GENDER, PARTNER STATUS

Single householders are more likely to be lower-income, compared to dual-adult households.



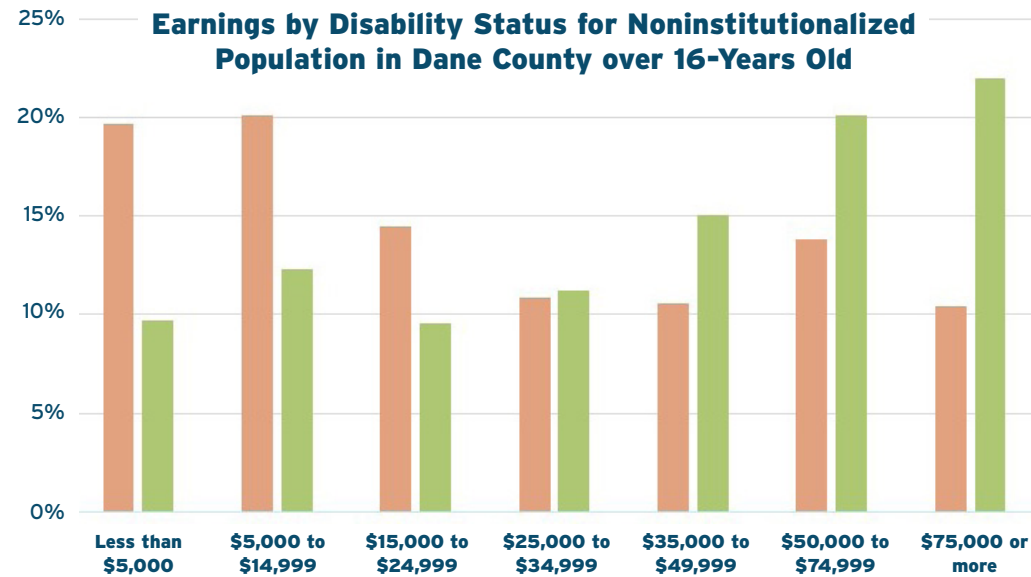
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PEOPLE WITH DISABILITIES

People with a disability tend to earn half as much as people without a disability.

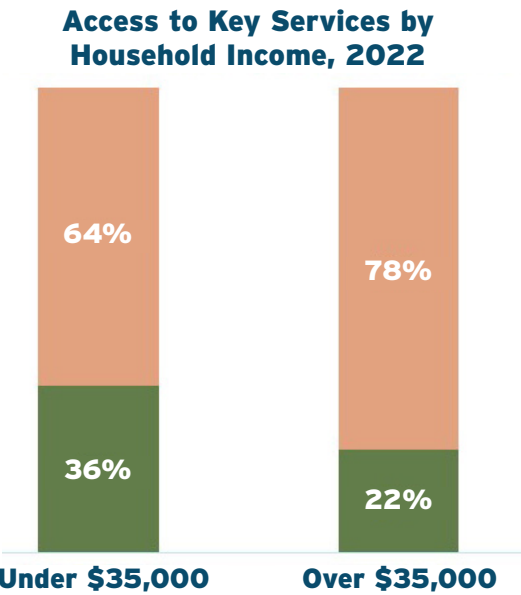
Median Earnings	
People with a disability	\$21,000
People without a disability	\$42,000



- Approximately 17,000 people, or 5% of the civilian non-institutionalized population over 16-years old, identify as having a disability in Dane County.
- 65% of people with a disability earn less than \$35,000 annually, compared to 43% of people without a disability.

SOURCE: ACS 5-year Estimates (2016-2020), SB Friedman

ACCESS TO SERVICES



Far from Services	Close to Services
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- SB Friedman analyzed the household incomes for households within a quarter-mile radius of key services, compared to households further from those services. Households within a quarter-mile of any of the service locations analyzed were categorized as “close to services”. Services analyzed included:
 - Grocery stores
 - K-12 schools
 - Hospitals
 - Childcare facilities
- Households with incomes less than \$35,000 are more likely to live closer to these services compared to higher-income households. Generally, most households, regardless of income, are not within walking distance to these services.

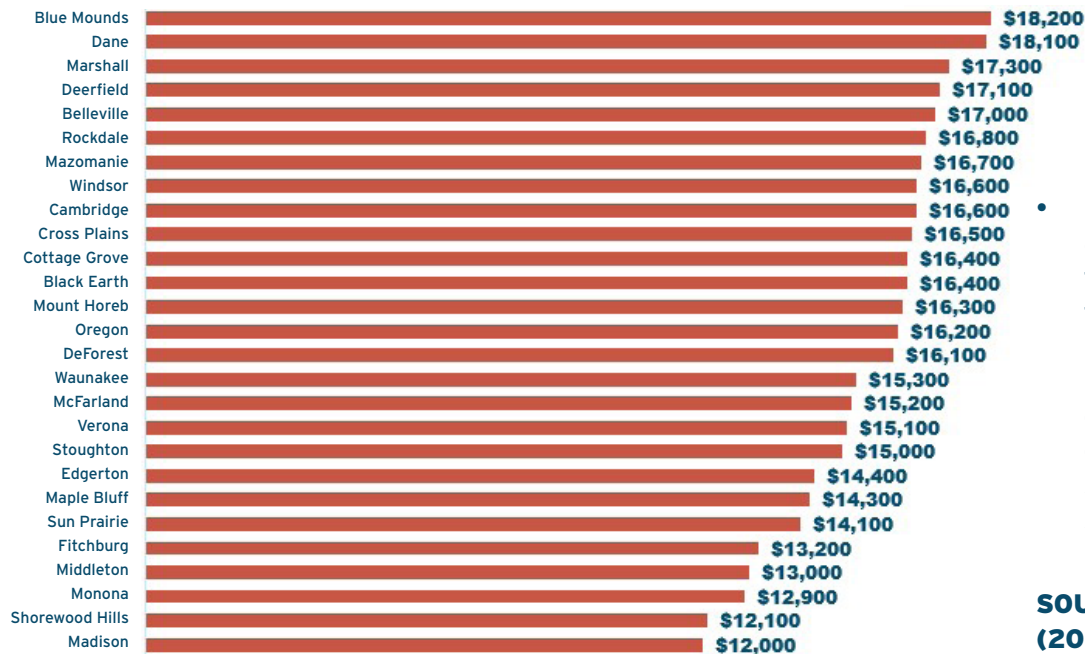
SOURCE: Esri, SB Friedman

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TRANSPORTATION COSTS BY MUNICIPALITY

Annual Transportation Costs for 100% AMI Household

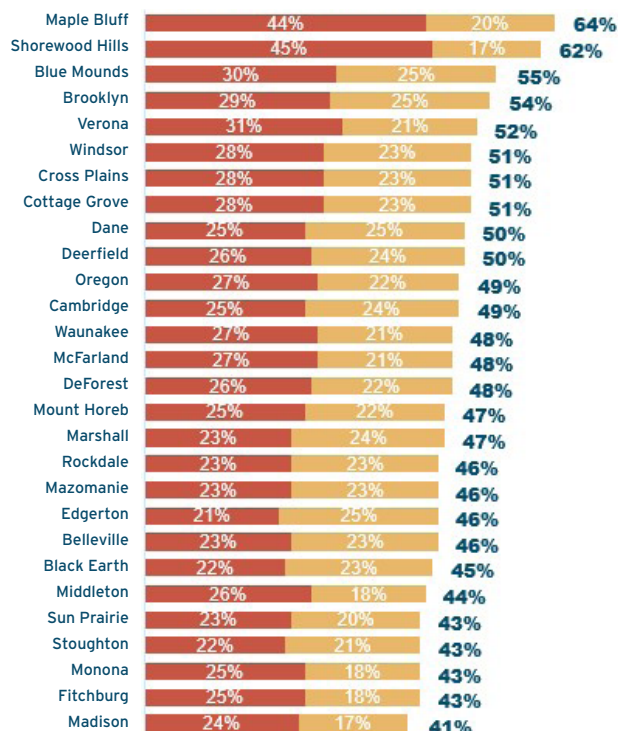


- Households in Madison and inner-ring communities tend to spend less on transportation than residents of other Dane County communities. These communities benefit from closer proximity to jobs, services, and tend to have stronger transit access.

SOURCE: CNT H&T Index (2019), SB Friedman

TRANSPORTATION COSTS BY MUNICIPALITY

Typical Household and Transportation Costs as Share of Income for 100% AMI Household



Housing Costs

Transportation Costs

- According to the Center for Neighborhood Technology, housing and transportation (H+T) costs combined should not exceed 45% of total household income to be considered affordable. 75% of cities and villages in Dane County report an average H&T share above 45%.

SOURCE: CNT H&T Index (2019), SB Friedman

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PRIVATE + NON-PROFIT DEVELOPER INTERVIEW HIGHLIGHTS

Representatives from the private and non-profit sectors were interviewed in early 2023 to identify key opportunities, challenges and potential strategies to explore through the Regional Strategic Action Plan. Highlights from those discussions are included below:

Opportunities + Challenges

- Substantial housing demand in the County (both market rate and affordable)
- Dane County Affordable Housing Development Fund has been a 'game changer' in attracting developers
- Public opposition to affordable housing continues to complicate receiving entitlements
- Smaller developments are not competitive for County funds or Low-Income Housing Tax Credits
- Rapidly increasing construction costs negatively impact affordability, outpacing public assistance available
- Housing development is most frequently focused on extremely low-income or upper-income households

Recommended Strategies

- Provide public assistance for public realm improvements (roads, water, sewer)
- Streamline entitlements through reducing the number of meetings required for approvals and/or reducing the duration between meetings
- Create programs providing long-term rental assistance (post-COVID funding)
- Increase collaboration between for-profit developers and jurisdictions
- Reduce impact fees for affordable units - park fees can be prohibitive to affordable housing
- Modify the Dane County Affordable Housing Fund:
 - Require longer affordability terms on projects receiving public assistance (increase from 30 years to 99+)
 - Provide more funding to non-profit homebuilders
- Provide short-term funding through the County to help moderate-income homebuyers compete with cash offers
- Develop programs dedicated to financing home repairs
- Increase participation between the Dane County Housing Authority and municipalities