



OPENING DOORS FOR OUR FUTURE.

Housing Advisory Committee (HAC) Meeting #2 | 10.26.2022

WELCOME + INTRODUCTIONS

AGENDA

WELCOME + INTRODUCTIONS

- **TABLE INTRODUCTIONS** *(5 Minutes)*
- **WELCOME + OVERVIEW** *(10 Minutes)*
- **DEFINING AFFORDABLE & WORKFORCE HOUSING** *(10 Minutes)*
- **STRATEGY SPEAKERS** *(10 Minutes)*
- **MEETING BREAK** *(10 Minutes)*
- **CHOOSE YOUR OWN DATA PATH (65 MIN)**
- **NEXT STEPS** *(5 Minutes)*
- **Q+A DISCUSSION** *(5 Minutes)*



TEAM INTRODUCTIONS

WELCOME + INTRODUCTIONS



FRAN LEFOR ROOD, AICP
SB FRIEDMAN



CAREN KAY, AICP
SB FRIEDMAN



SAMANTHA MOSKOL
SB FRIEDMAN



LILLE VAN DER ZANDEN
SB FRIEDMAN



MARISA SCHULZ
ALL TOGETHER



ABIGAIL ROSE
ALL TOGETHER



TINA FIGUEROA
ALL TOGETHER

TABLE INTRODUCTIONS

WELCOME + INTRODUCTIONS

Tell your neighbors at your table:

- **Your name**
- **Where you live**
- **Affiliation**
- **Favorite movie or TV series you're currently watching**

HAC #2 PURPOSE

WELCOME + INTRODUCTIONS

- 1. Define affordable and workforce housing**
- 2. Understand area median income and housing affordability for different social identities**
- 3. Reach common understanding of housing need**
- 4. Meet someone new!**

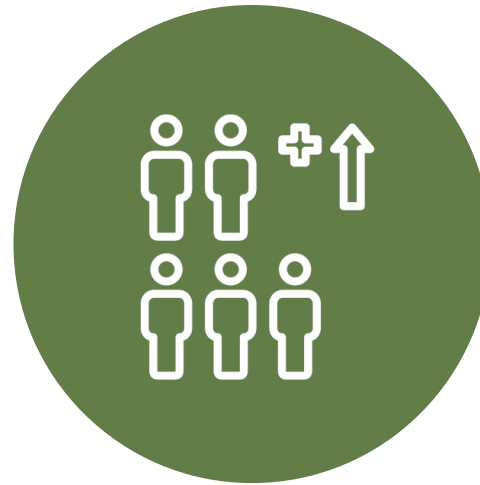


HAC #2 OVERVIEW

DEEPER DIVE INTO EXISTING CONDITIONS + AFFORDABLE & WORKFORCE HOUSING



**DEFINING AFFORDABLE &
WORKFORCE HOUSING**



**DETAILED
DEMOGRAPHICS**



**BREAKOUT
DISCUSSION**

GROUND RULES FOR COLLABORATION

FORGE PARTNERSHIPS & FOSTER RELATIONSHIPS TO HELP IN IMPLEMENTING RHS STRATEGIES

- **Sit by different HAC members during each meeting**
- **Introduce yourself, learn who other people are and what they do**
- **Continue & start conversations during meeting breaks**
- **Let all voices be heard during the breakout groups**
- **Listen and be open to understanding others' ideas**



MEETING #1 RESULTS

ROUND 1 – TOP PRIORITIES OF COMMUNITY, ORGANIZATION, OR BUSINESS

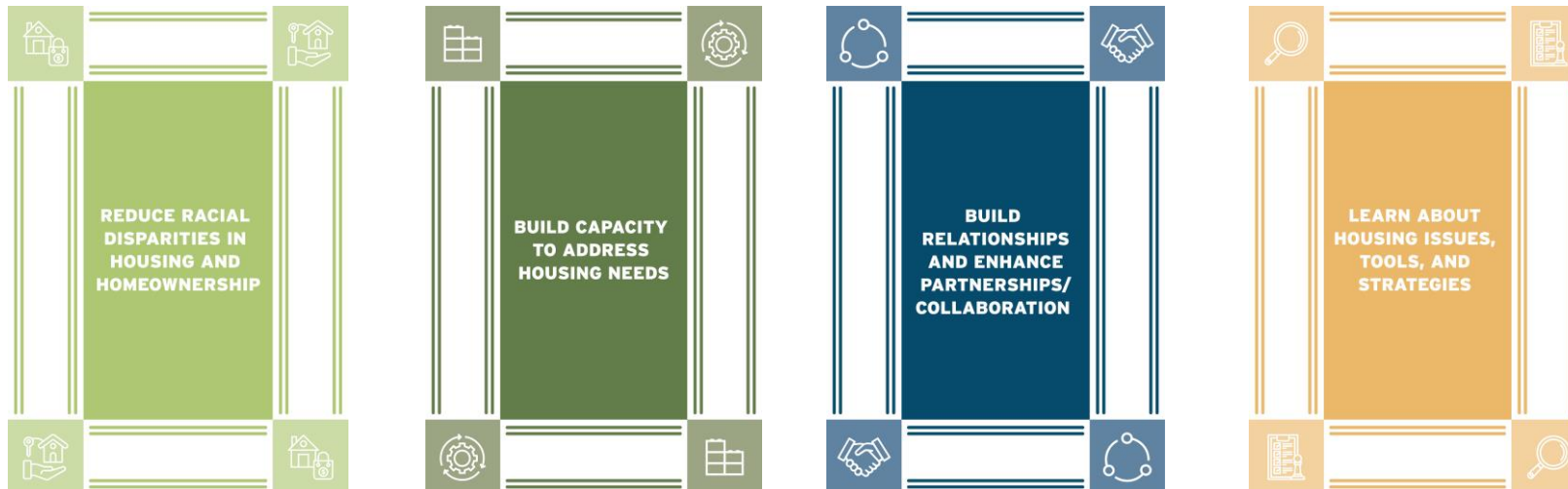
- 1. Increase the number of affordable and workforce units**
- 2. Increase the overall number of housing units**
- 3. Increase housing near jobs and transit**
- 4. Provide more pathways to homeownership**



MEETING #1 RESULTS

ROUND 2 – TOP PRIORITIES FOR REGIONAL HOUSING STRATEGY

- 1. Reduce racial disparities in housing and homeownership**
- 2. Build capacity to address housing needs**
- 3. Build relationships and enhance partnerships/collaboration**
- 4. Learn about housing issues, tools, and strategies**



MEETING #1 TAKEAWAYS

WHAT WE HEARD DURING THE FIRST MEETING

- **There is an ever-widening gap of affordable and workforce housing stock**
- **Community education is a very important part of this process**
- **Lead with implementation in mind**
- **Capacity building means a lot of different things for different communities, businesses, and institutions**
- **The impact of racial disparities in housing policy and law has resulted in significant inequities especially related to homeownership**



LEGACY OF RACISM IN HOUSING

REDLINING

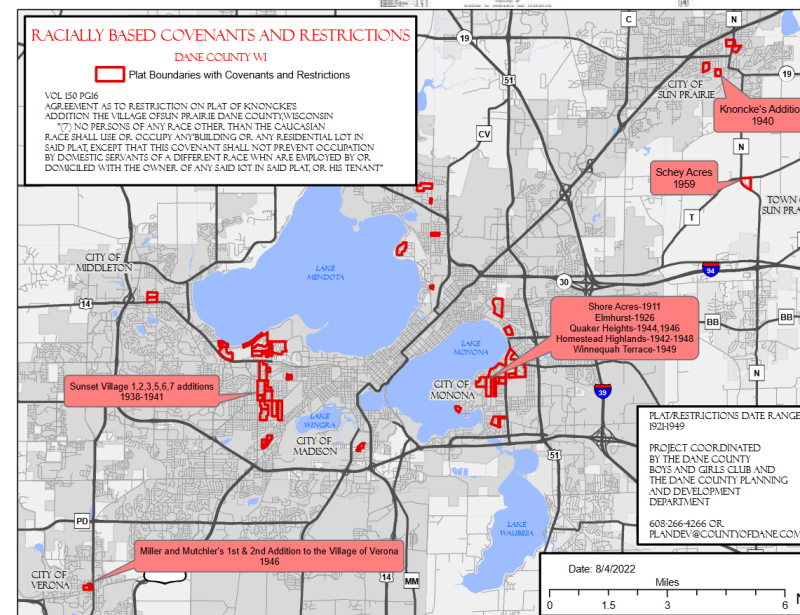
**URBAN
RENEWAL**

**RACIALLY
RESTRICTIVE
DEED
COVENANTS**

**EXCLUSIONARY
ZONING**

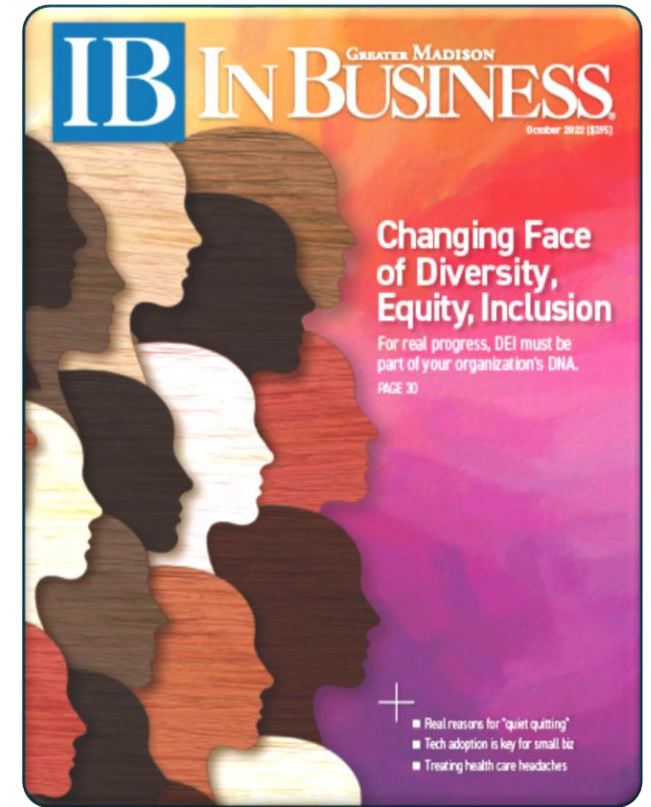
**SEGREGATED
PUBLIC
HOUSING**

APPRAISAL GAP



DIVERSITY, EQUITY AND INCLUSION INITIATIVES

- **Public Sector DEI Initiatives:**
 - Dane County
 - City of Fitchburg
 - City of Madison
 - City of Middleton
 - City of Sun Prairie
- **Private Sector DEI Initiatives:**
 - Bank of Sun Prairie
 - Park Bank
 - MadRep
 - United Way Racial Gender Equity Initiatives



INCORPORATING RACIAL AND GENDER EQUITY AND INCLUSION (RGEI) LENS IN RHS

- **Consider historical legacy of racism in housing**
- **Evaluate data through equity lens**
- **Provide space for discussions of lived experience**
- **Consider impacts of strategies:**
 - Does the strategy address inequities?
 - Who will benefit (or not)?
 - Who will be burdened? How can harms be minimized?
 - What are potential unintended impacts?
 - What is the mechanism for accountability?



STRATEGY SPOTLIGHT

SHARING LOCAL KNOWLEDGE & EXPERIENCE WITH EACH OTHER



Bob Wipperfurth

President, Village of Windsor;
President, Dane County Cities
and Villages Association (DCCVA)

Jamie Rybarczyk

Community Development Director;
Deputy Administrator



CITY OF
SUN PRAIRIE
Wisconsin

Joshua Clements

Director of Planning

Becky Binz

Housing and Equitable
Development Planner

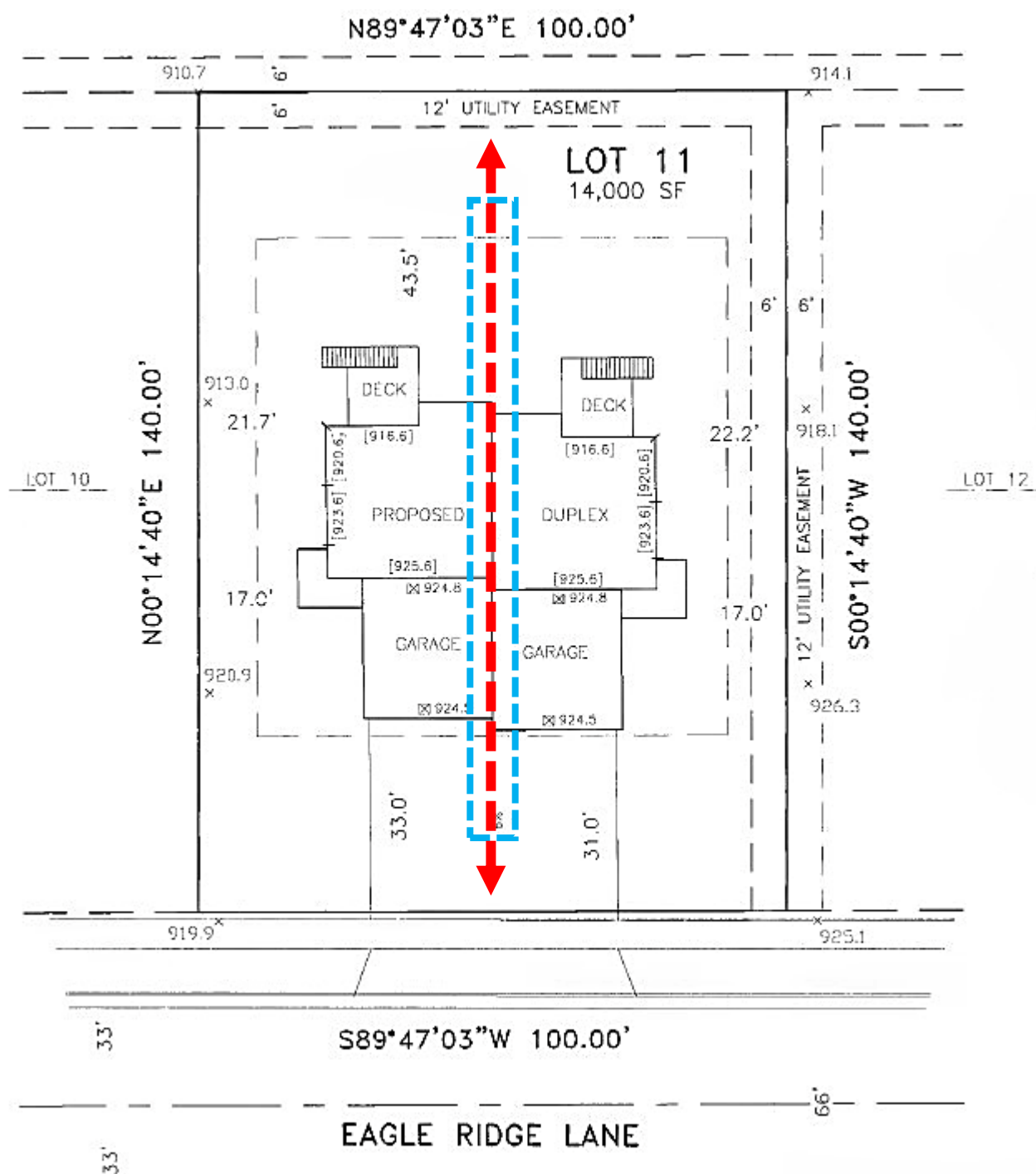


Zero-Lot Line Duplex Family Dwelling

(Adopted November 2021)

Overview

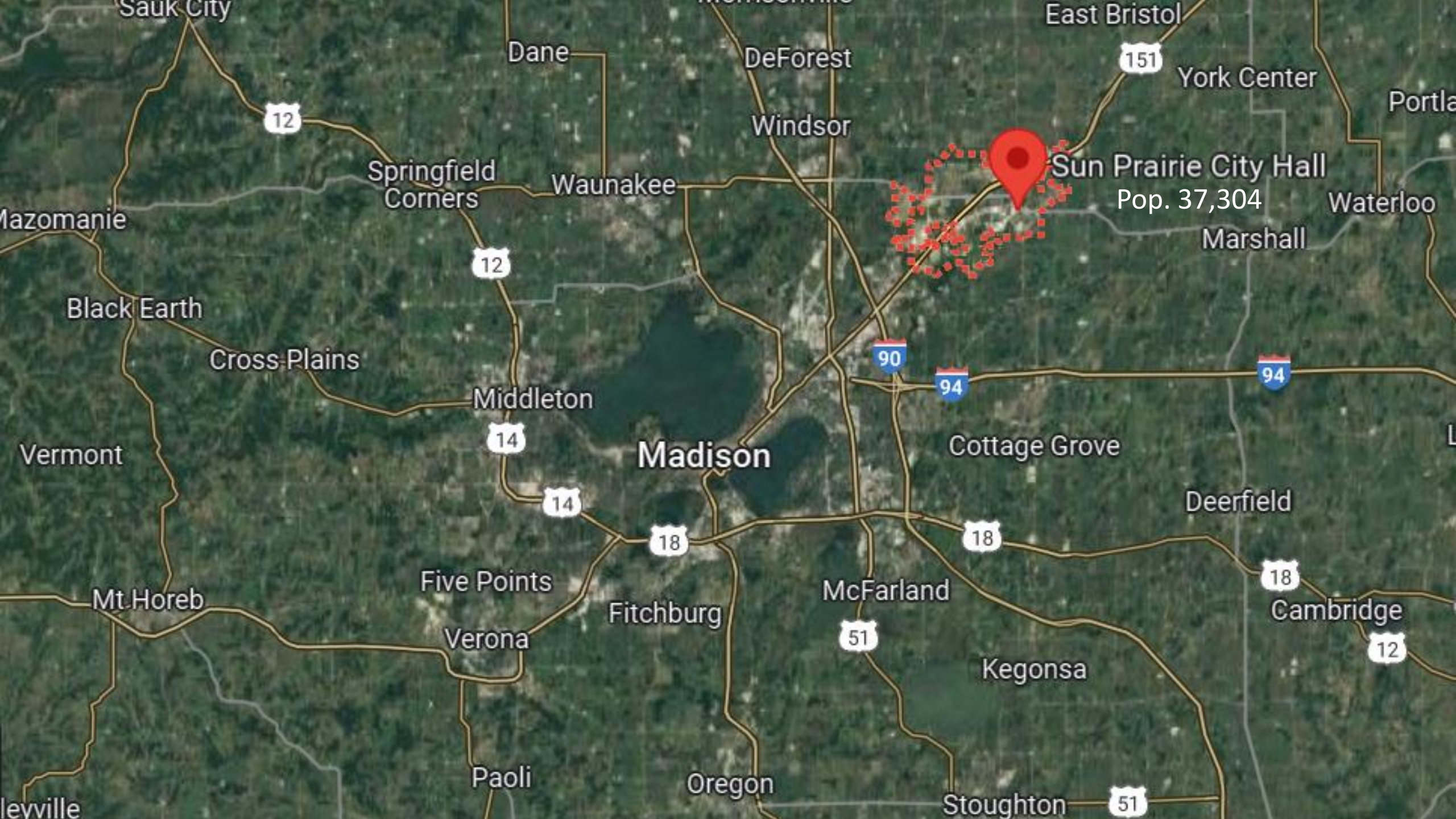
- Staff level review/approval process
- Existing duplexes in MF-2 district
- Lot width – min 50 ft
- Lot area – min 7,000 sf
- Lot setbacks
 - Front – min 30 ft
 - Rear – min 25 ft
 - Side – min 10 ft
- Each dwelling must have public utilities
- Dwelling must have one-hour fire rated assembly division (basement to roof)
- Lot must have an 8 ft maintenance easement, 4 ft on each side of common lot line
- Each dwelling must execute a maintenance agreement (Village form)
 - Property maintenance
 - Homogeneous siding, roof, color, etc.



Spotlight: Sun Prairie

Dane County Regional Housing Strategy
October 26, 2022

Josh Clements, AICP, Planning Director
Becky Binz, AICP, Housing & Equitable Development Planner



Sun Prairie City Hall
Pop. 37,304

Housing Activities

- Completed & Adopted **Housing Study** (06/2022)
 - Recommendations acted upon to date:
 - Add **staff capacity** to focus on housing initiatives
 - Create a **Housing Committee**
 - General Fund contribution to **Housing Fund**
 - **Zoning Code** update (funded)
- **Two LIHTC –supported buildings** under construction:
 - 172 units- The Wildwood at Main (Roers Companies)
 - 161 units - The Landing at 818 (Cohen-Esrey)



Future Work Program

- Rewrite **Zoning Code** (2023-24)
- Update **Comprehensive Plan**
 - Economic Development Element, **Housing Element**, Land Use Map
- Re-examine existing **TID plans**
 - Opportunities in current districts
 - Performance requirements for TIF agreements
 - Plan for 2024-25 closures, housing fund contributions
- Complete new **Downtown Plan** (2024?)
- Area Plans for redevelopment areas of interest (2024?)
- **Others** TBD by Housing Committee/Council/Staff

DEFINING AFFORDABLE & WORKFORCE HOUSING

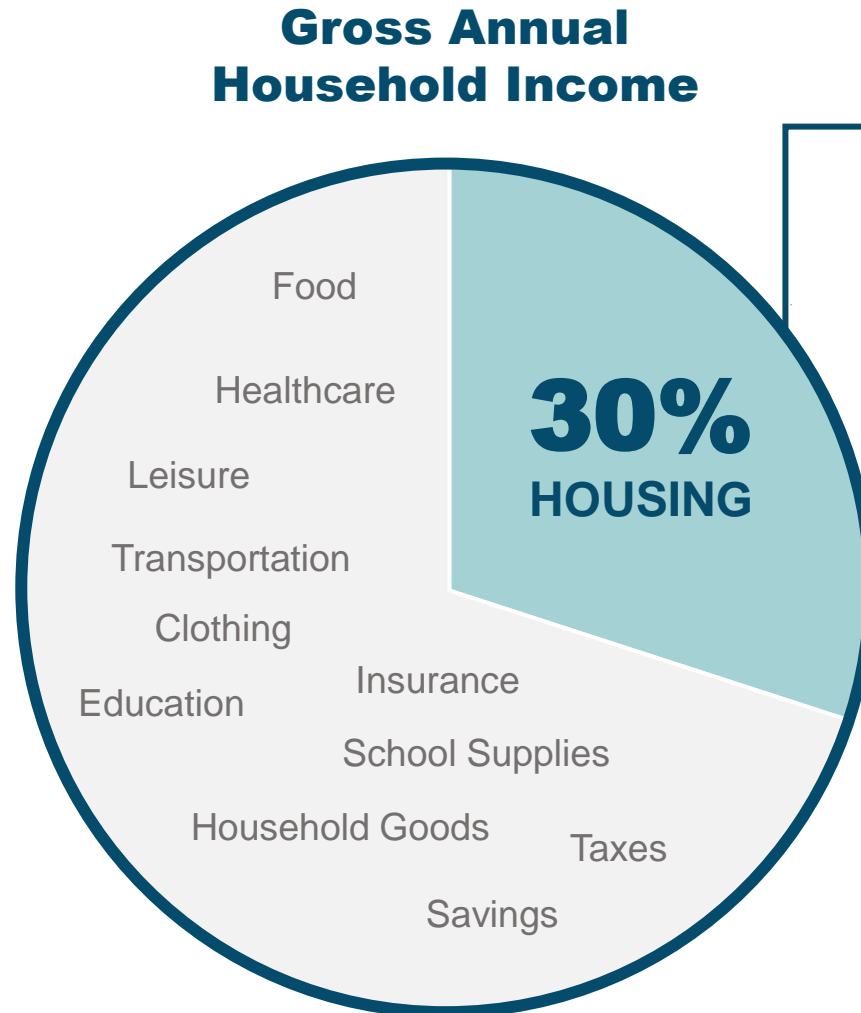
HAC MEETING #2



AFFORDABLE HOUSING

WHAT DOES IT MEAN FOR HOUSING TO BE “AFFORDABLE?”

Housing is considered **affordable** when a household spends **less than 30% of their gross income** on housing-related costs



HOUSING COSTS

Renters

- Rent
- Utilities

Owners

- Mortgage payment
- Utilities
- Property tax
- Insurance
- HOA Fees

AREA MEDIAN INCOME (AMI)

HOUSING POLICY IS CENTERED AROUND THE CONCEPT OF AREA MEDIAN INCOME (AMI)

\$92,300

2022 Dane County
Median Household
Income for a two-person
household (“100% AMI”)

Area Median Income: The midpoint of an area’s household income distribution – half of households in an area earn more and half earn less

- Dane County is considered its own “area”
- U.S. Department of Housing and Urban Development (HUD) uses AMI to identify specific income targets that define the income ranges for various income groups, calculated as a percentage of AMI
- HUD adjusts for household size within income groups



TYPES OF HOUSING

AFFORDABLE HOUSING CAN EITHER BE LEGALLY RESTRICTED OR NATURALLY OCCURRING

AFFORDABLE HOUSING

Legally Restricted Affordable Housing (LRAH)

- Housing that is contractually bound to serve lower-income households
 - Most often under 60% AMI
- Units are typically funded, owned, and operated by mission-driven organizations including local governments, nonprofits, and more.
- Commonly requires low-income housing tax credits (LIHTC), project-based vouchers, or other federal funding sources

Naturally Occurring Affordable Housing (NOAH)

- Privately owned units that offer affordable rents for households at 60% AMI or prices for households at or below 100% AMI
- Affordable is defined as less than 30% of the occupant's household income
- Lower-cost due to age, building quality, location, condition, and/or historically inequitable housing policies like redlining
- Units vulnerable to affordability loss

Higher Cost Housing

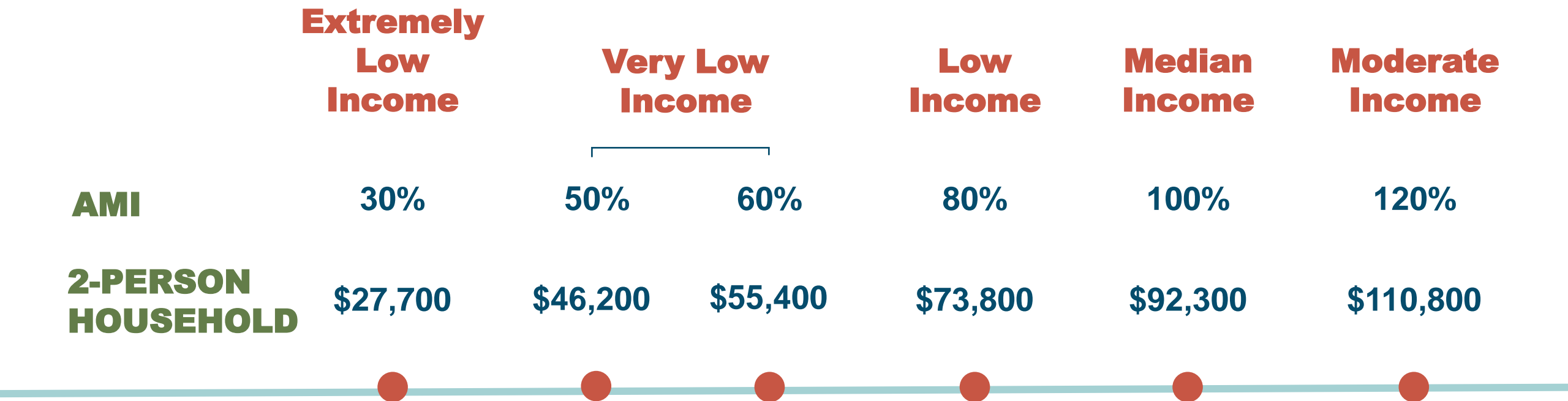
- Privately owned units charging rent only affordable to households earning over 60% AMI or mortgage payments affordable to households earning over 100% AMI



HOW AMI DRIVES HOUSING POLICY

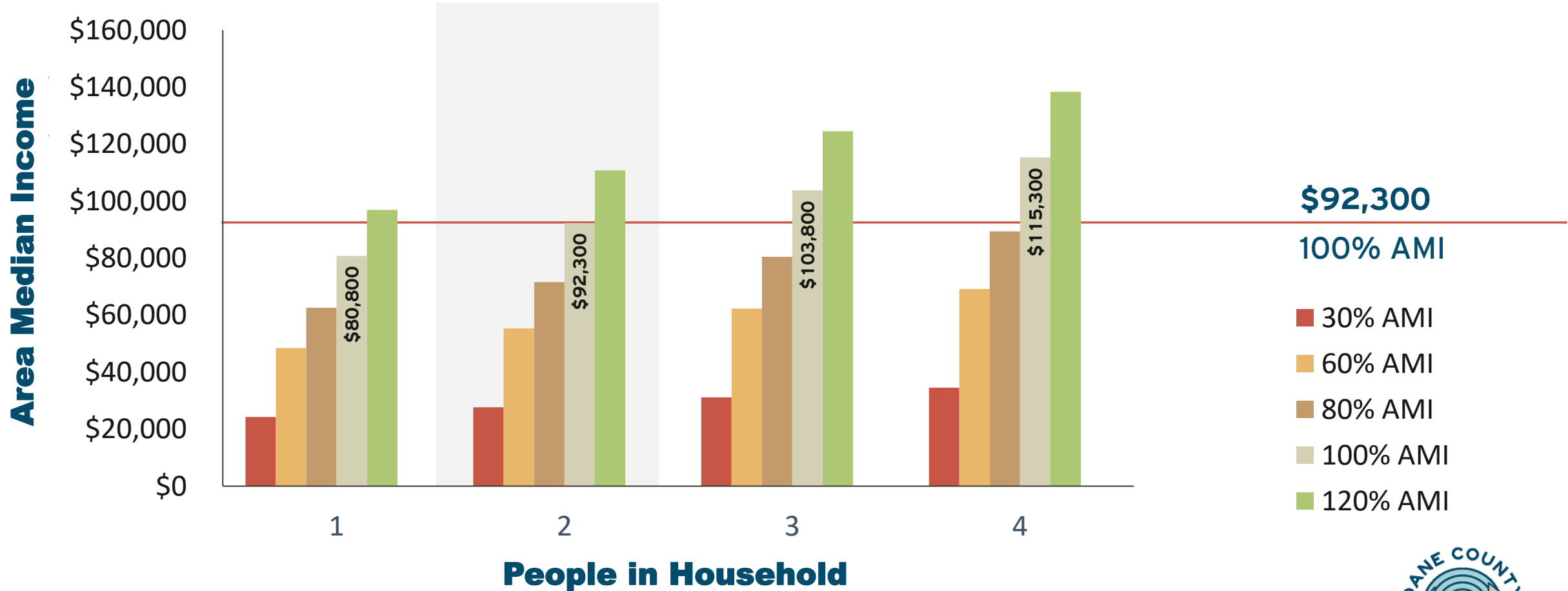
LRAH UNITS ARE RESTRICTED TO DIFFERENT AMI BRACKETS

2022 HUD INCOME LIMITS BY AMI



AMI VARIATION BY HOUSEHOLD SIZE

INCOME LIMITS INCREASE FOR HOUSEHOLDS WITH MORE PEOPLE TO ACCOUNT FOR ADDITIONAL COSTS



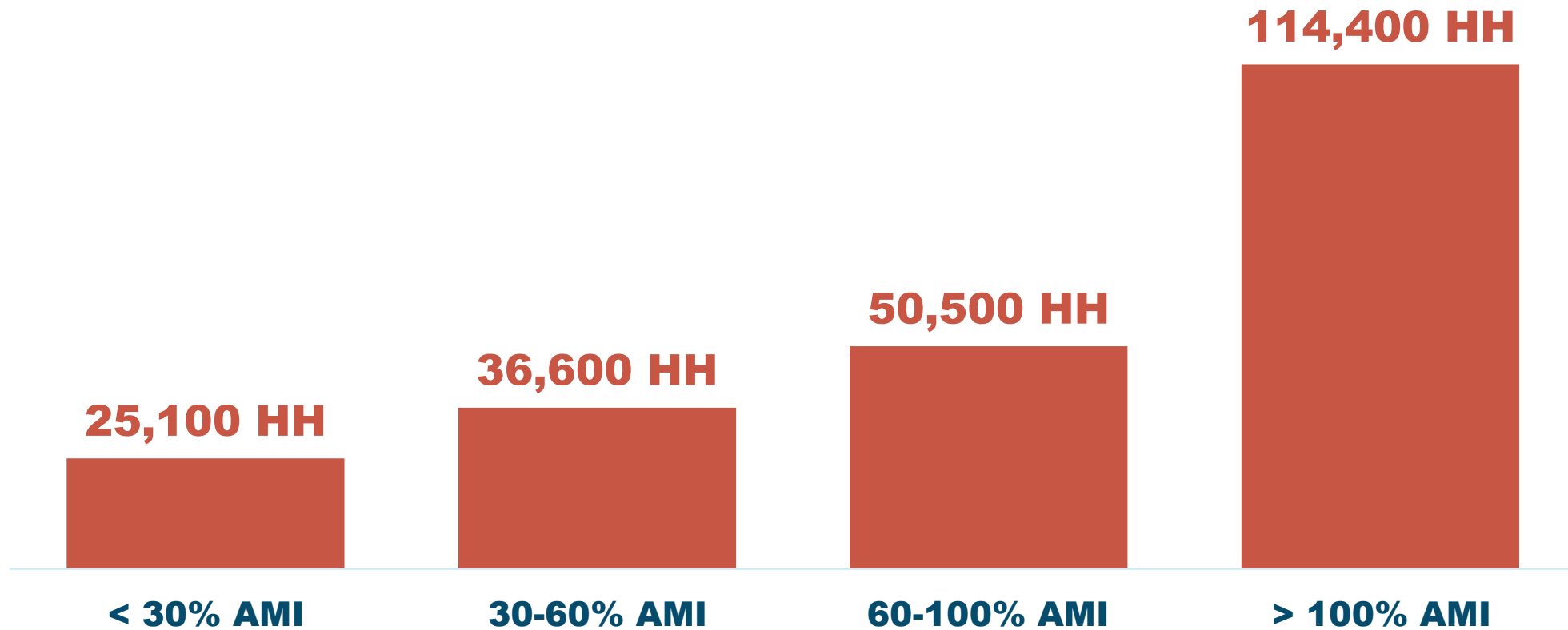
Source: HUD, SB Friedman

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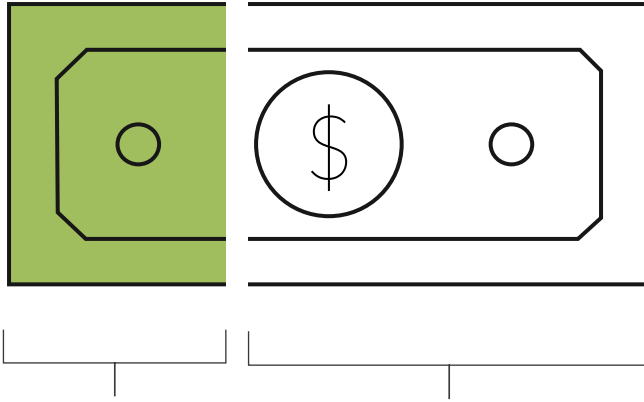


HOUSEHOLDS (HH) BY AMI IN DANE COUNTY

Over 25,000 households are earning below 30% of AMI



HOUSING COST BURDEN



Affordable- housing household:

A household
spending less
than 30% of their
income on
housing

Cost- burdened households:

A household
spending more
than 30% of
their income on
housing



Lower-income households are
more likely to spend **over 30%**
of their income on housing

HOUSING COST BURDEN IMPACT

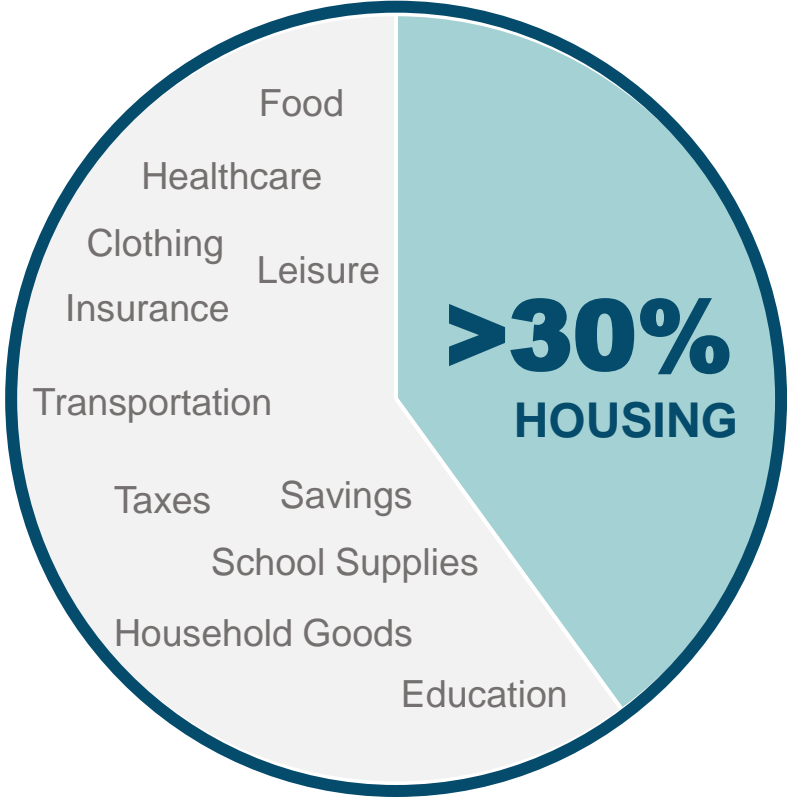
COST-BURDENED HOUSEHOLDS HAVE TO SACRIFICE ON OTHER COSTS

Gross annual income for:

An affordable-housing household

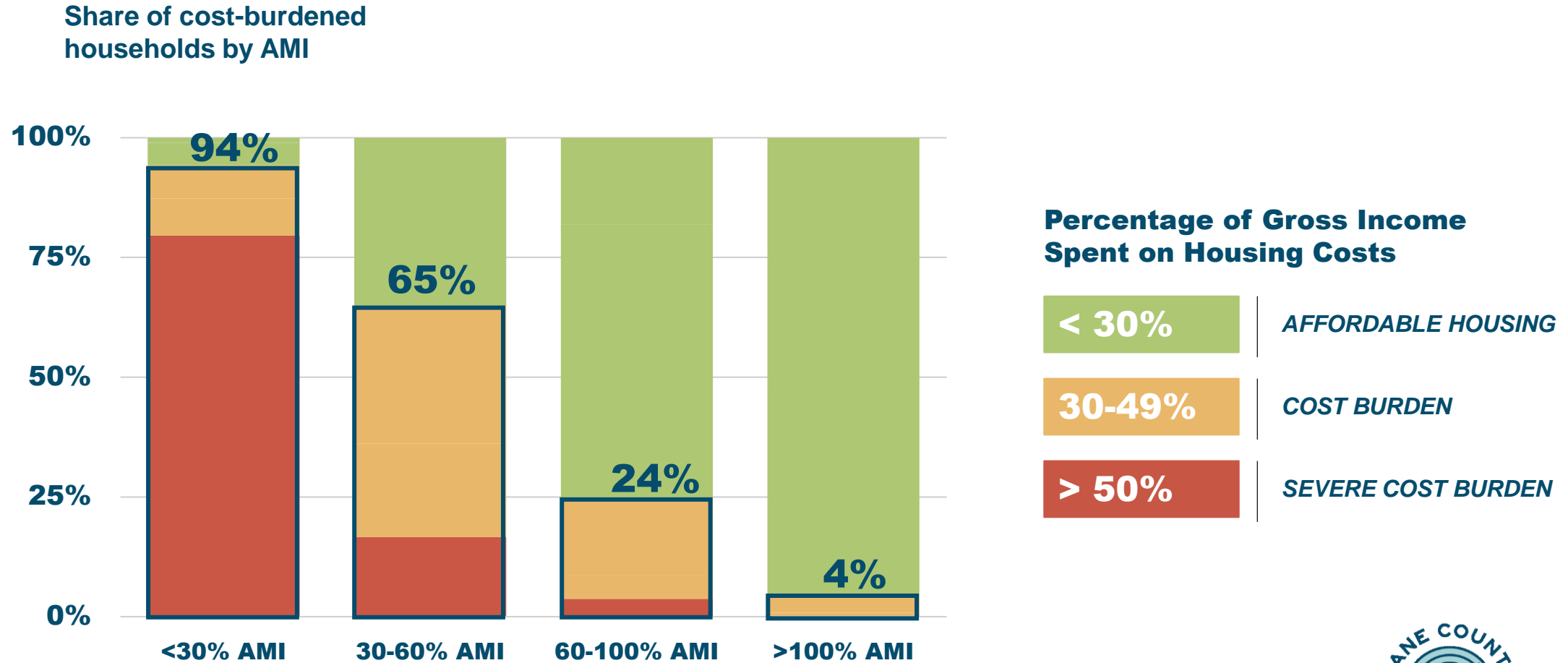


A cost-burdened household



COST BURDEN BY HOUSEHOLD INCOME

LOWER-INCOME HOUSEHOLDS ARE MORE LIKELY TO BE COST-BURDENED



AREA MEDIAN INCOME PROFILE: < 30% AMI

<\$28k

INCOME RANGE

98%

**SINGLE-INCOME
HOUSEHOLDS**

26%

PEOPLE OF COLOR

74%

RENTERS

SAMPLE TOP OCCUPATIONS



Cashiers



Janitors



Waiters



Elder Care



**Taxi
Drivers**

AREA MEDIAN INCOME PROFILE: 30-60% AMI

\$28-55k

INCOME RANGE

93%

**SINGLE-INCOME
HOUSEHOLDS**

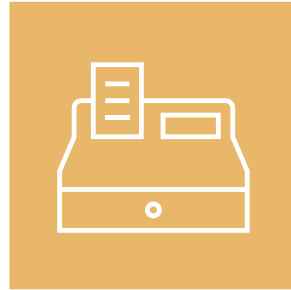
20%

PEOPLE OF COLOR

64%

RENTERS

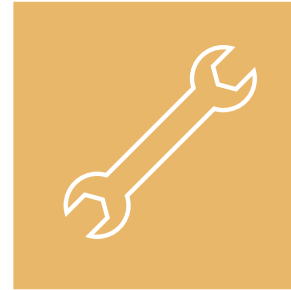
SAMPLE TOP OCCUPATIONS



**Retail
Salespersons**



Janitors



**Repair
Workers**



**Nursing
Assistants**



**Truck
Drivers**

AREA MEDIAN INCOME PROFILE: 80-100% AMI

\$74-92k

INCOME RANGE

80%

**SINGLE-INCOME
HOUSEHOLDS**

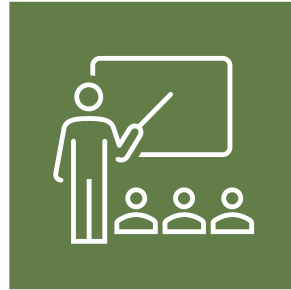
17%

PEOPLE OF COLOR

42%

RENTERS

SAMPLE TOP OCCUPATIONS



Managers



**Real Estate
Brokers**



**Customer
Service
Representatives**



**Registered
Nurses**



**Software
Developers**

DEMOGRAPHIC PROFILE DEEP DIVE

**HISTORIC &
FORECASTED
GROWTH**

JOB GROWTH

**HOUSING
OUTCOMES
BY RACE**

**HOUSING
OUTCOMES
BY AGE**

**MIGRATION
PATTERNS**



MEETING BREAK

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RACE

How does affordability vary by race?

DANE COUNTY RACE + ETHNICITY (2010-2020)

DANE COUNTY HAS DIVERSIFIED OVER THE PAST 10 YEARS

WHITE / NOT HISPANIC (+7%)

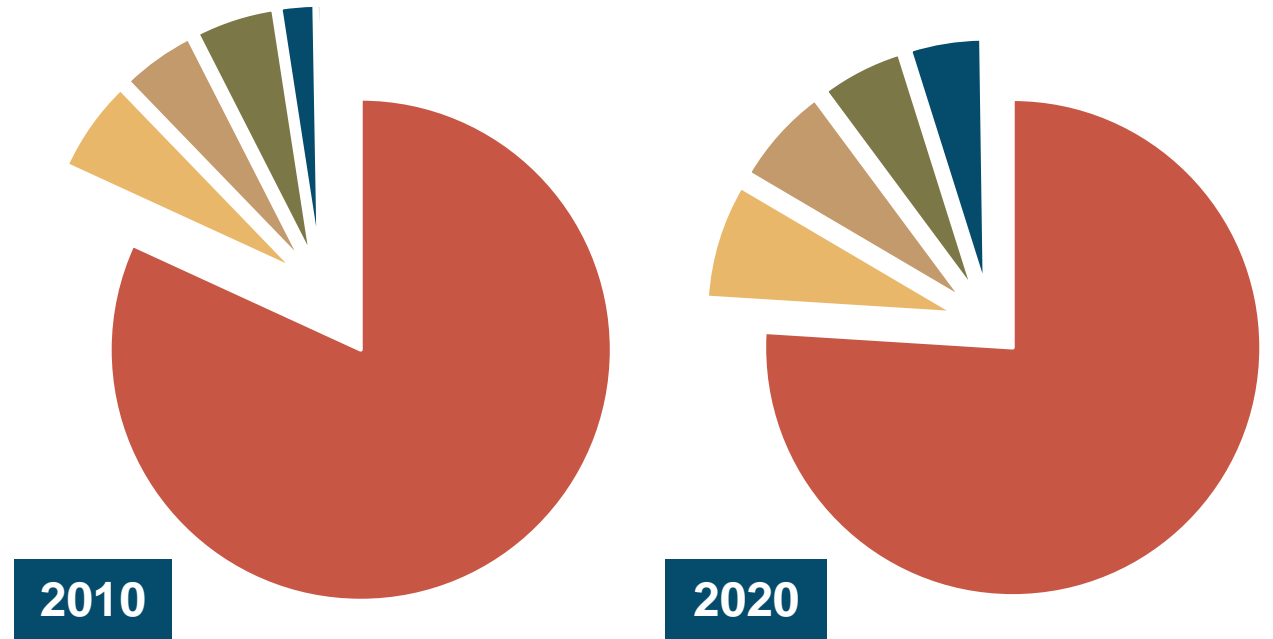
HISPANIC / LATINO OF ANY RACE (+45%)

**ASIAN AMERICAN /
PACIFIC ISLANDER (+55%)**

BLACK / AFRICAN AMERICAN (+20%)

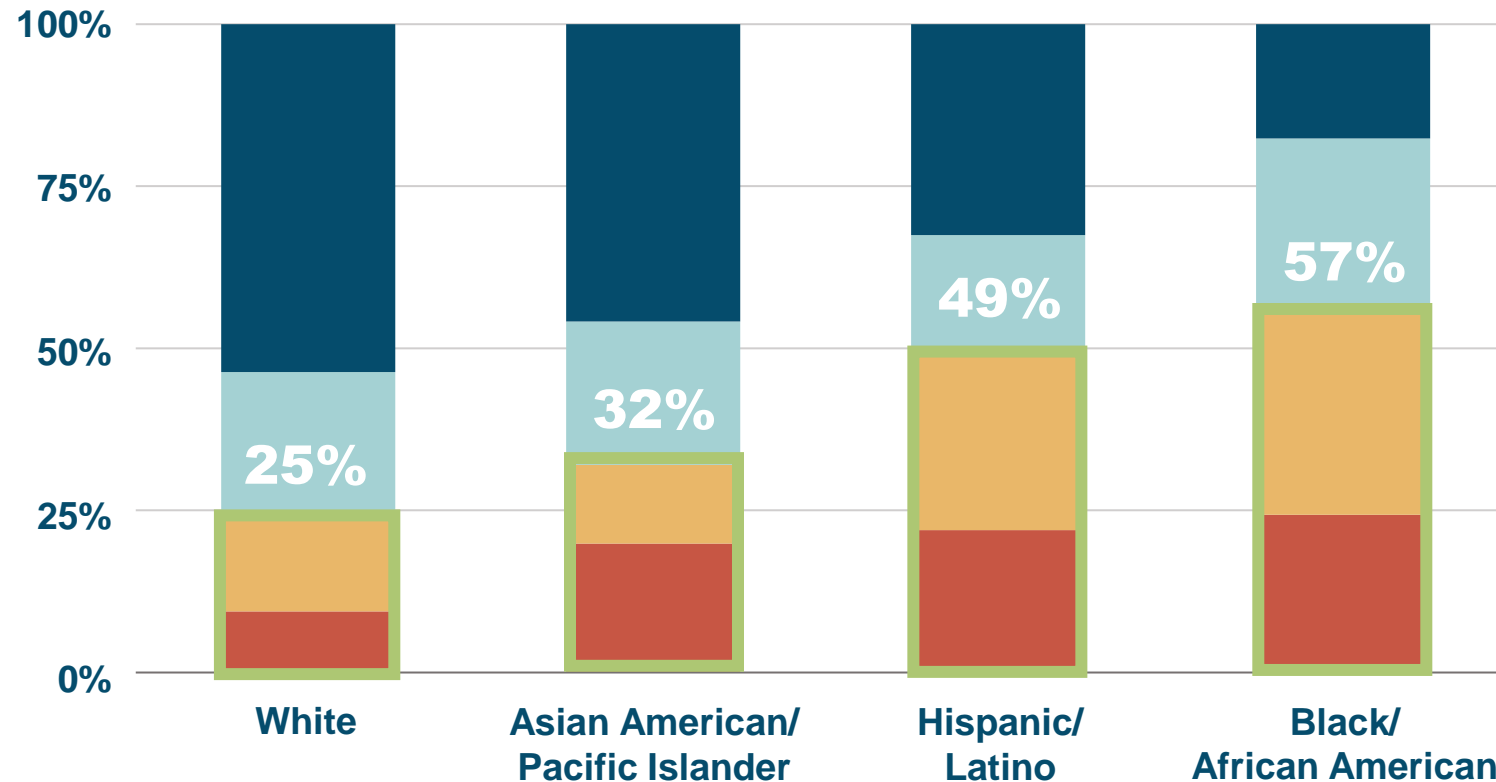
**TWO OR MORE RACES /
“SOME OTHER RACE” (+146%)**

AMERICAN INDIAN (-5%)



AMI DISTRIBUTION BY RACE/ETHNICITY

OVER 55% OF BLACK HOUSEHOLDS EARN BELOW 60% OF AREA MEDIAN INCOME



Share of households
below 60% AMI by
race/ethnicity

> 100% AMI

60-100% AMI

30-60% AMI

< 30% AMI

Source: PUMs ACS 5-Year (2016-2020), SB Friedman

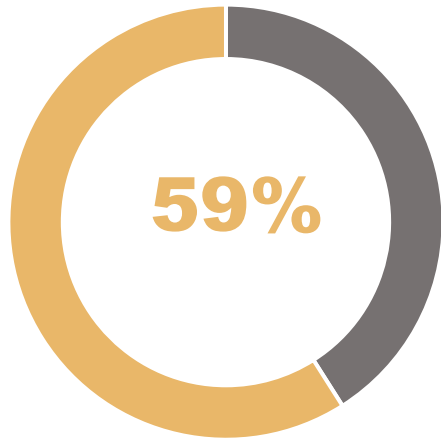
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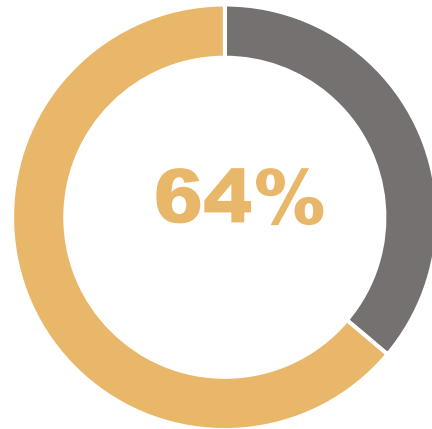
HOMEOWNERSHIP BY RACE/ETHNICITY

HOMEOWNERSHIP RATES FOR PEOPLE OF COLOR ARE LOWER COMPARED TO WHITE PEOPLE

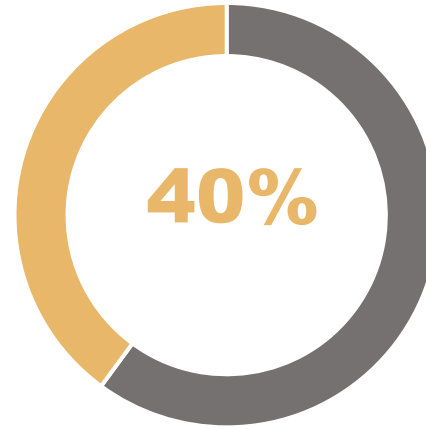
**Overall
Households**



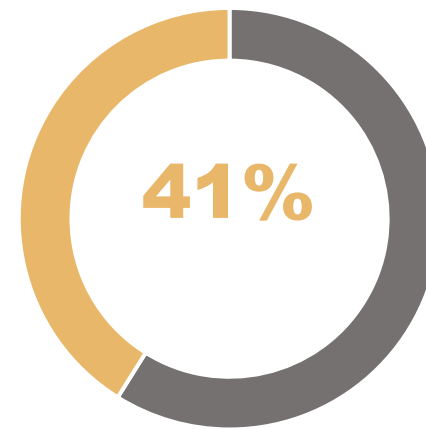
White



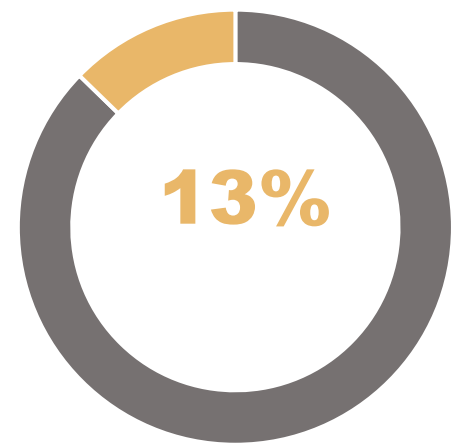
**Asian American/
Pacific Islander**



**Hispanic/
Latino**



**Black/African
American**



OWNER HH

RENTER HH

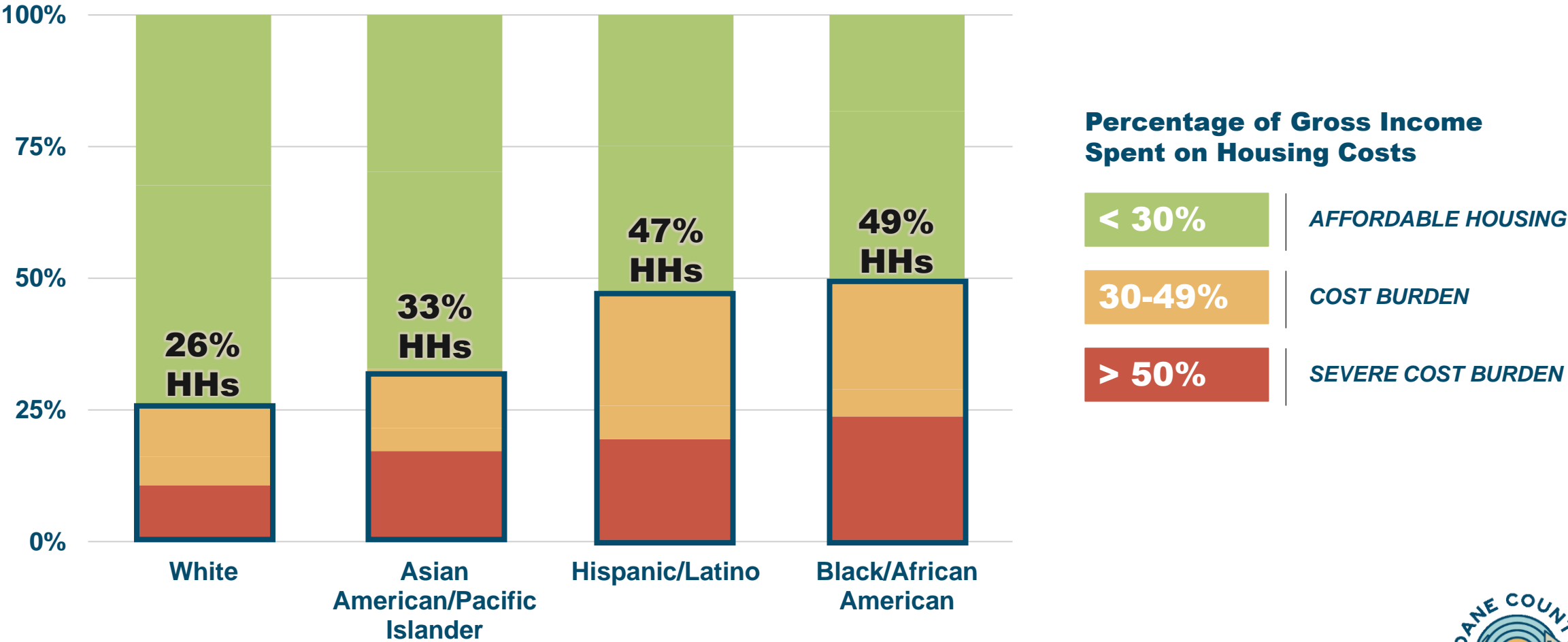
Source: PUMs ACS 5-Year (2016-2020), SB Friedman

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COST BURDEN BY RACE/ETHNICITY

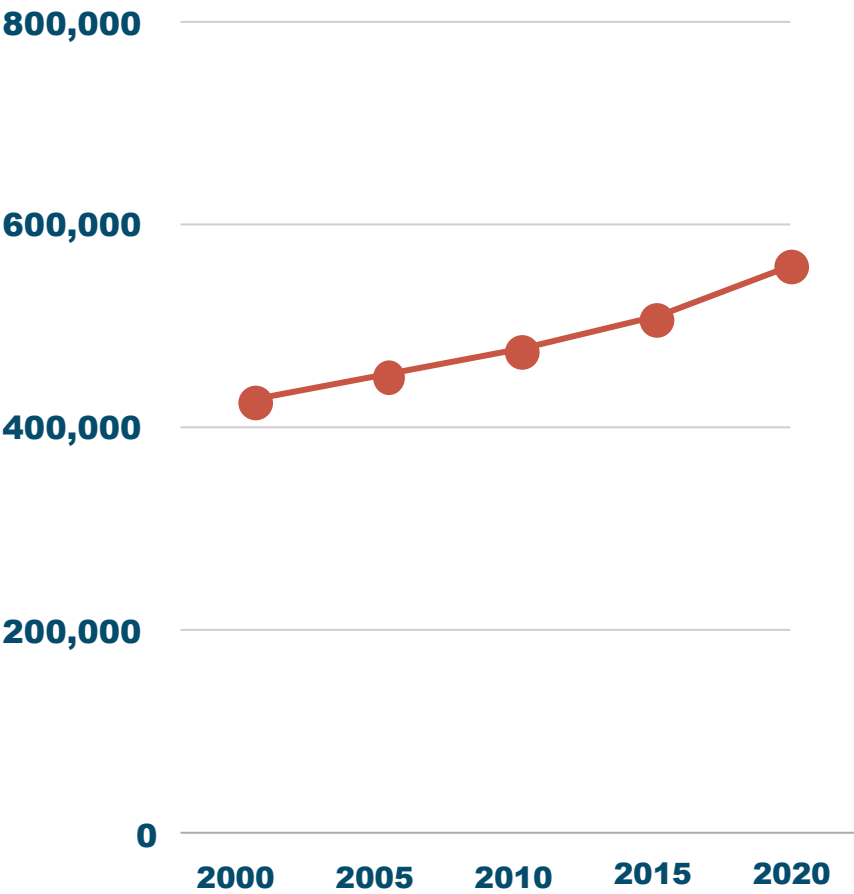
PEOPLE OF COLOR ARE MORE LIKELY TO EXPERIENCE COST BURDEN



HISTORIC & FORECASTED GROWTH

HISTORIC POPULATION GROWTH 2000-2020

THE PACE OF POPULATION GROWTH INCREASED IN THE PAST DECADE



New residents 2010-2020

1.1%

2000-2010 Compound Annual Growth Rate (CAGR)

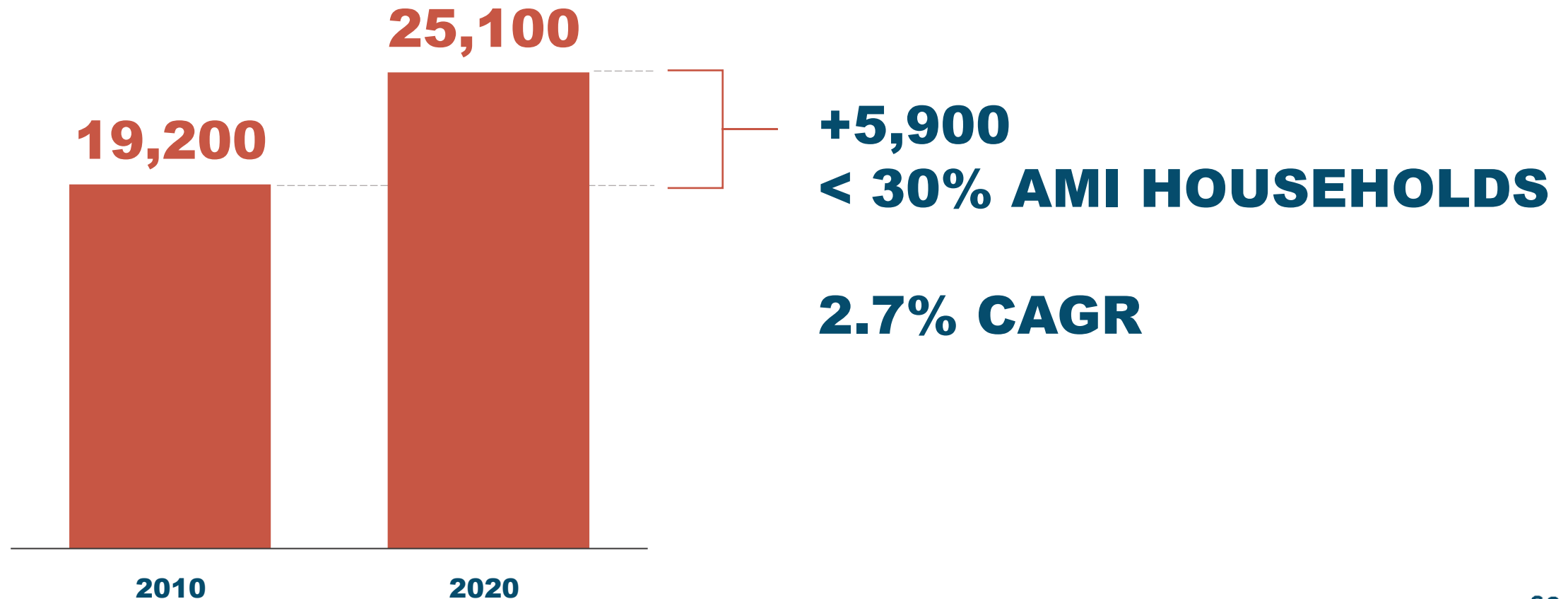
1.6%

2010-2020 CAGR



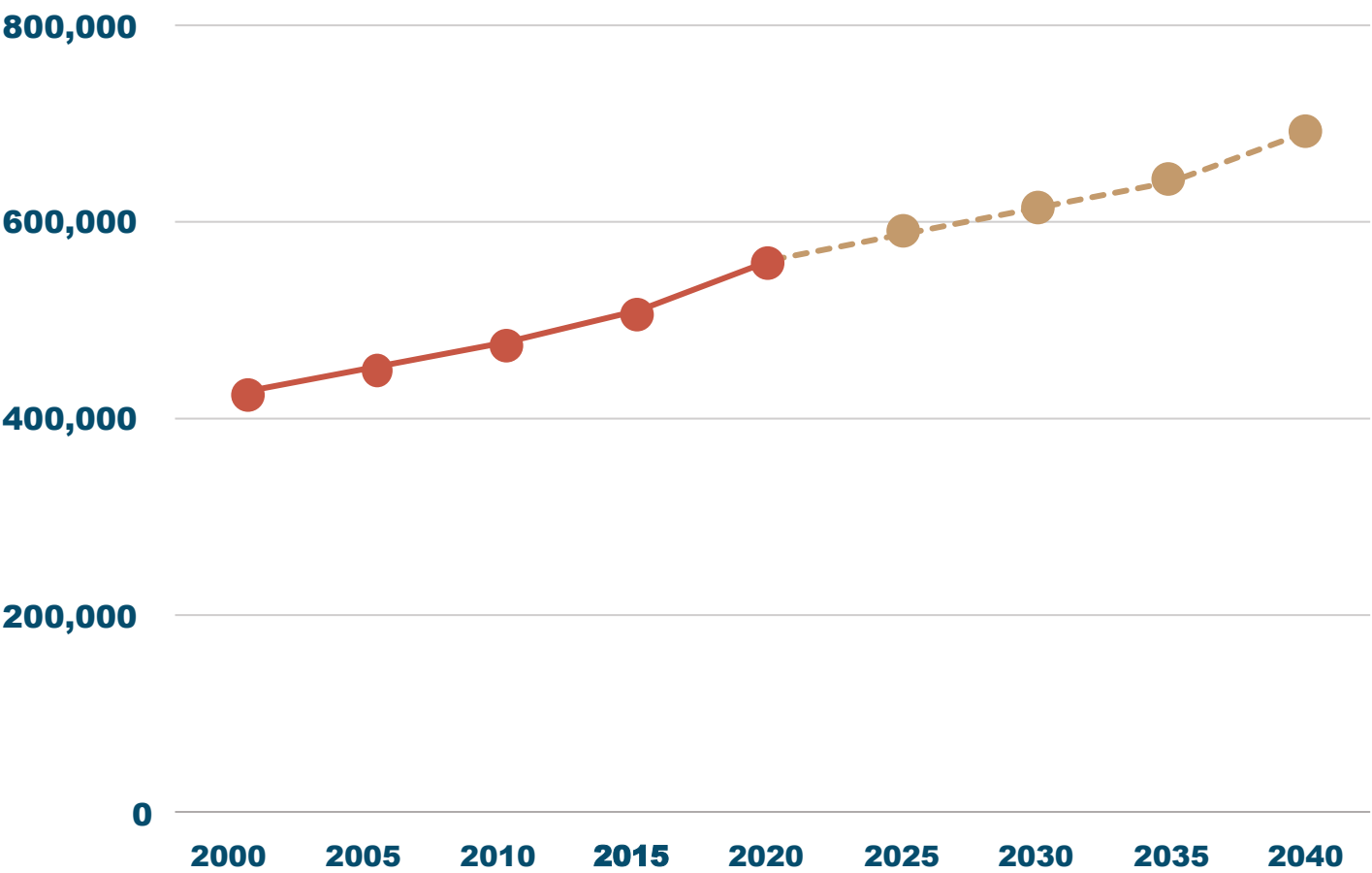
GROWTH IN HOUSEHOLDS UNDER 30% AMI

UNDER 30% AMI HOUSEHOLDS GREW 1.7X FASTER THAN THE COUNTY OVERALL



PROJECTED POPULATION GROWTH 2020-2040

THE COUNTY IS PROJECTED TO ADD NEARLY AS MANY RESIDENTS IN THE NEXT 20 YEARS AS IN THE PAST 20



Projected new residents, 2020-2040

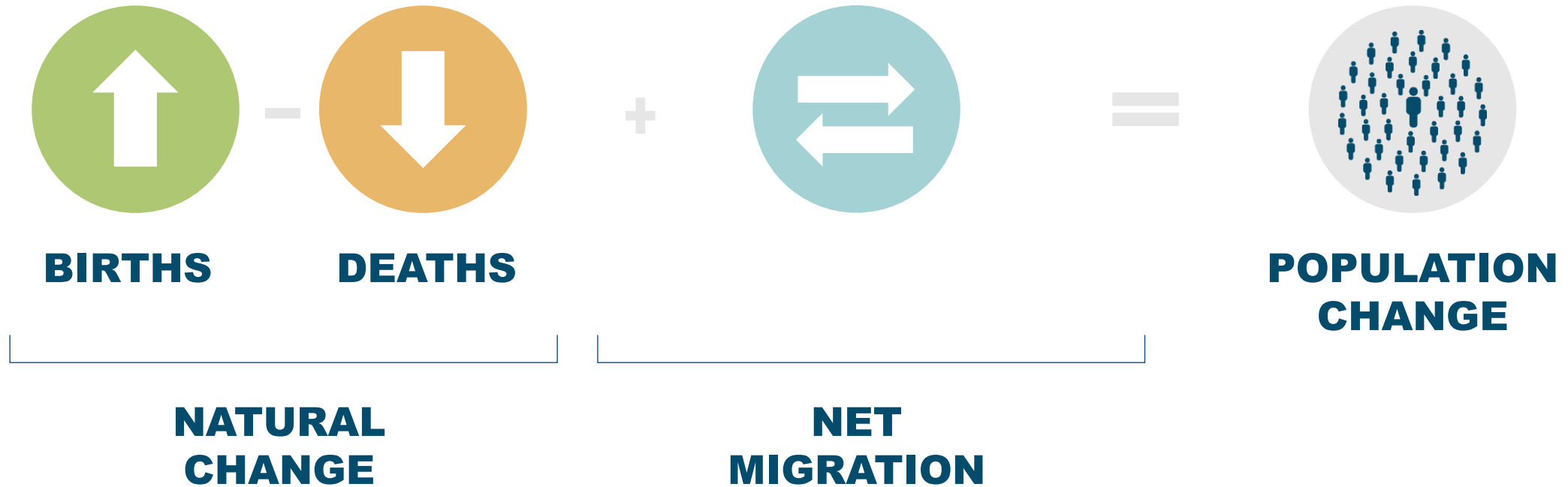
+129,000 New residents

1.0% Compound annual growth rate (CAGR)



COMPONENTS OF POPULATION CHANGE

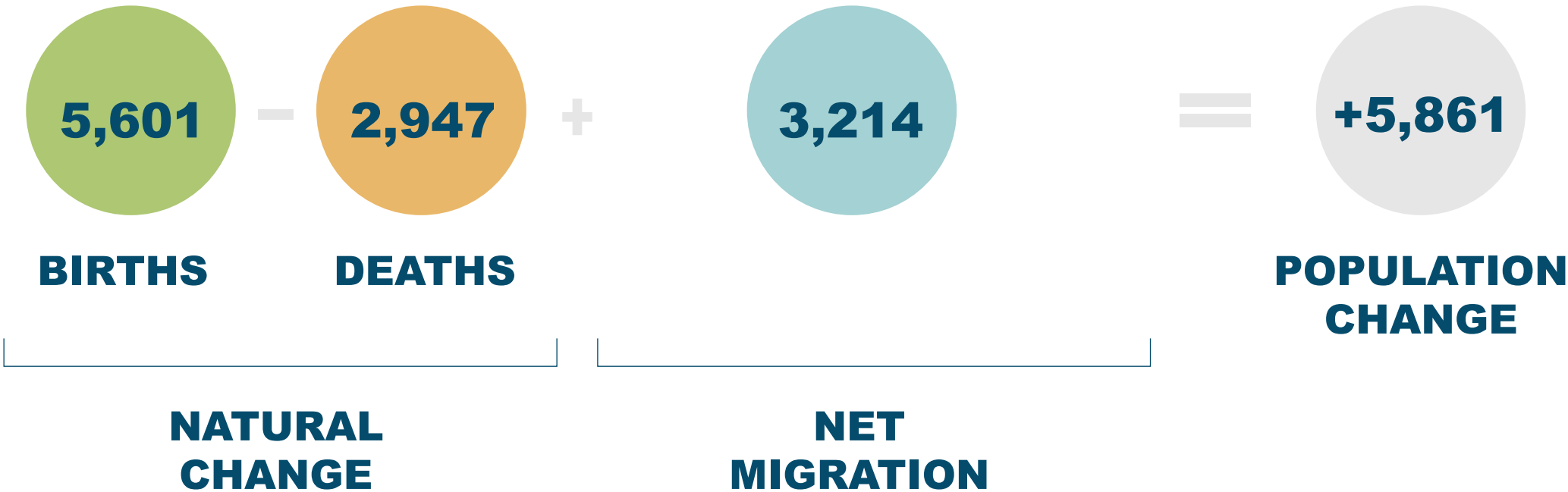
HOUSEHOLD CHANGE IS A FUNCTION OF THREE MAIN VARIABLES



POPULATION CHANGE IN DANE COUNTY

MAJORITY OF DANE COUNTY GROWTH DRIVEN BY BIRTHS

ANNUAL COMPONENTS OF CHANGE (2010-2019)



Note: Total Population Change includes a “residual” change not attributed to a particular component. Preceding numbers will not sum to 5,861.
Source: Census Annual Estimates of the Components of Resident Population Change: 2010 to 2019, SB Friedman



COMPONENTS OF POPULATION CHANGE

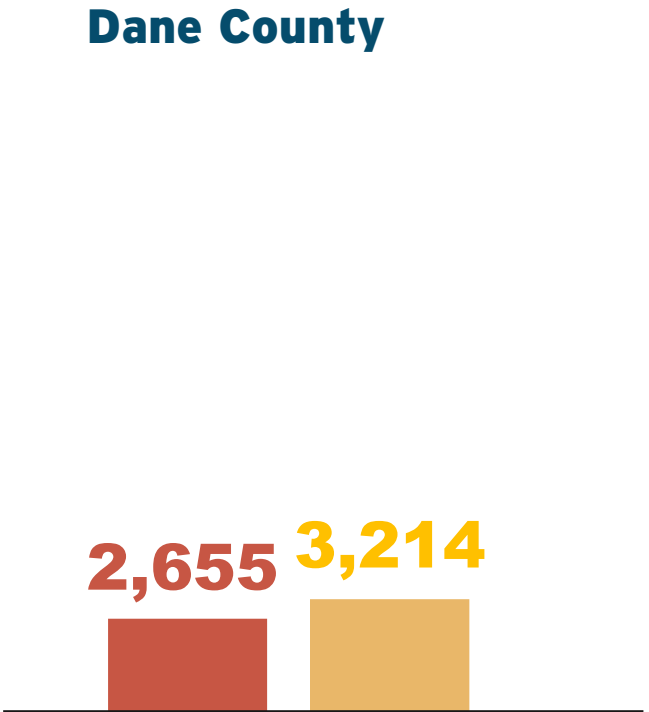
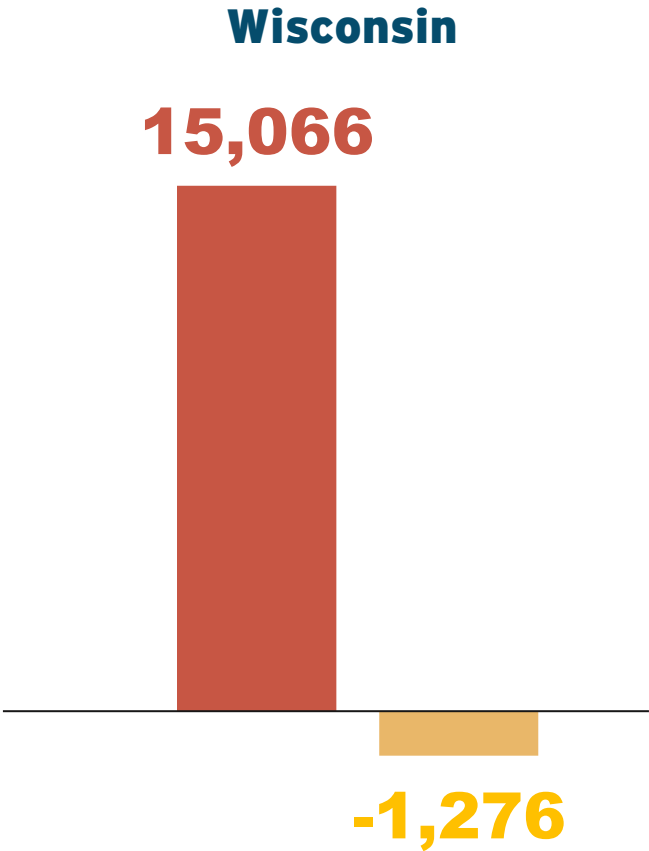
~45% OF DANE COUNTY'S ANNUAL POPULATION GROWTH (2010-2019) IS ATTRIBUTED TO NATURAL CHANGE

NATURAL CHANGE

Births minus Deaths

NET MIGRATION

People moving to a place minus people moving out



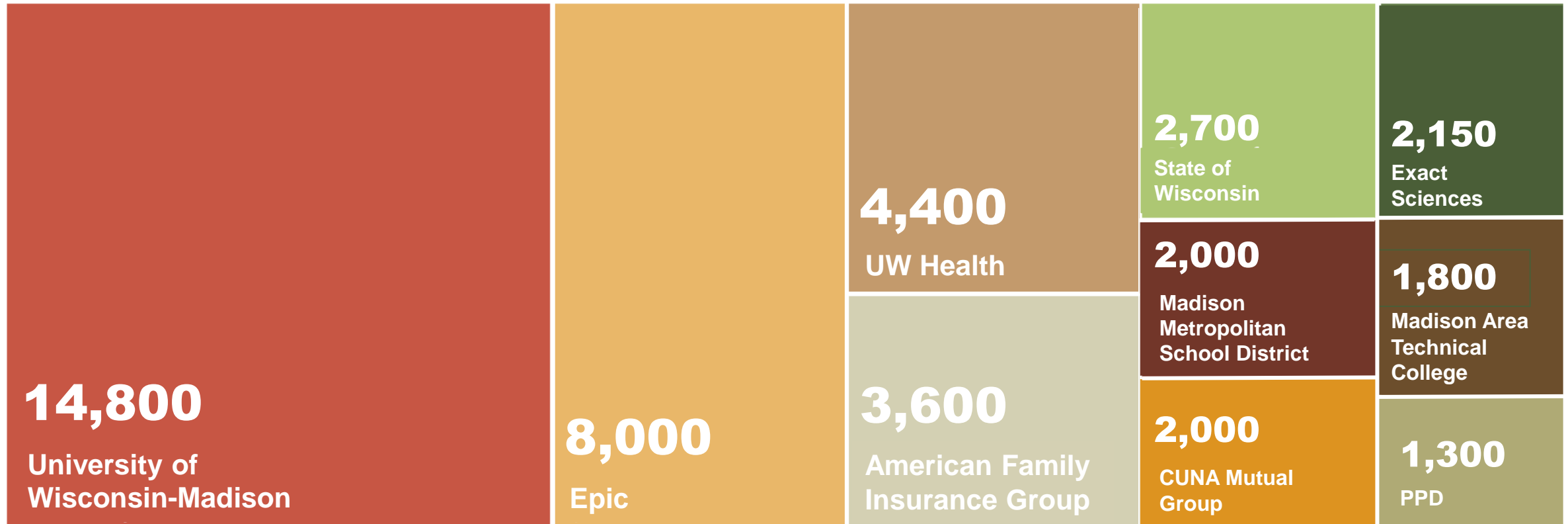
JOB GROWTH

HAC MEETING #2



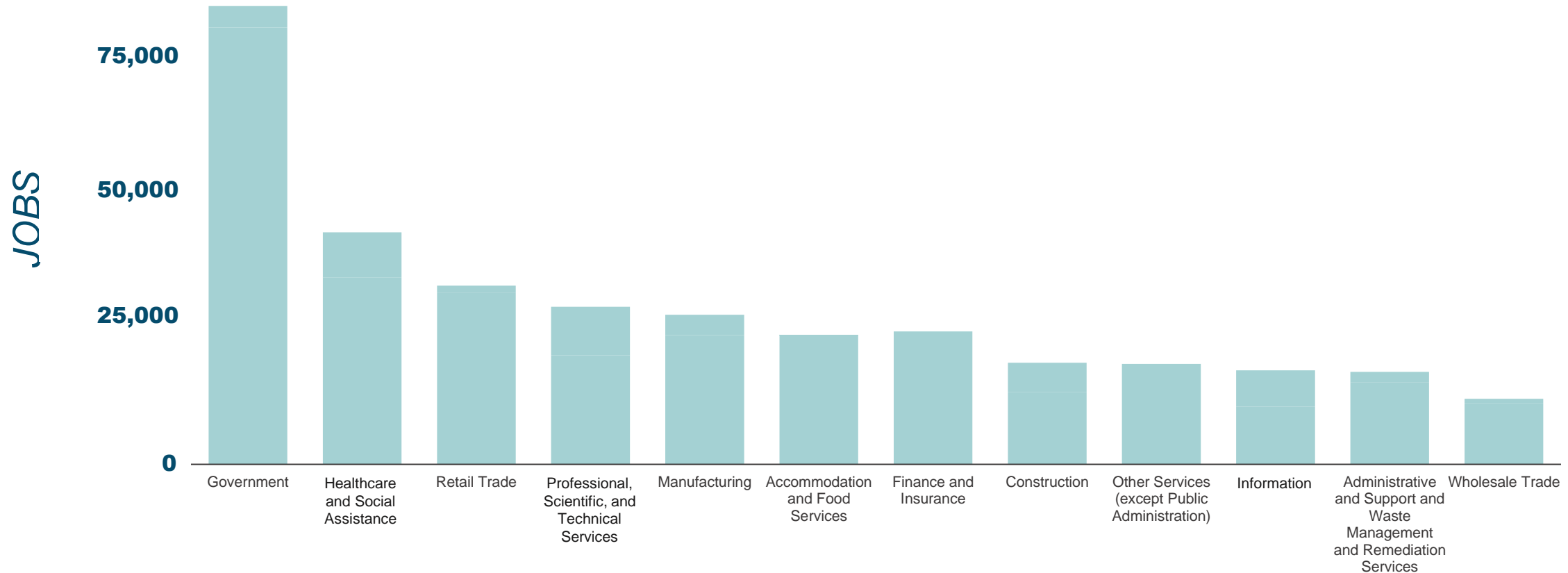
MAJOR EMPLOYERS IN 2022

THE LARGEST EMPLOYERS FALL WITHIN EDUCATION, INFORMATION TECHNOLOGY, AND FINANCE & INSURANCE



2021 WORKFORCE COMPOSITION

GOVERNMENT, HEALTHCARE, AND RETAIL EMPLOYEES ACCOUNT FOR OVER 40% OF THE WORKFORCE



Note: Chart excludes sectors with less than 10,000 employees

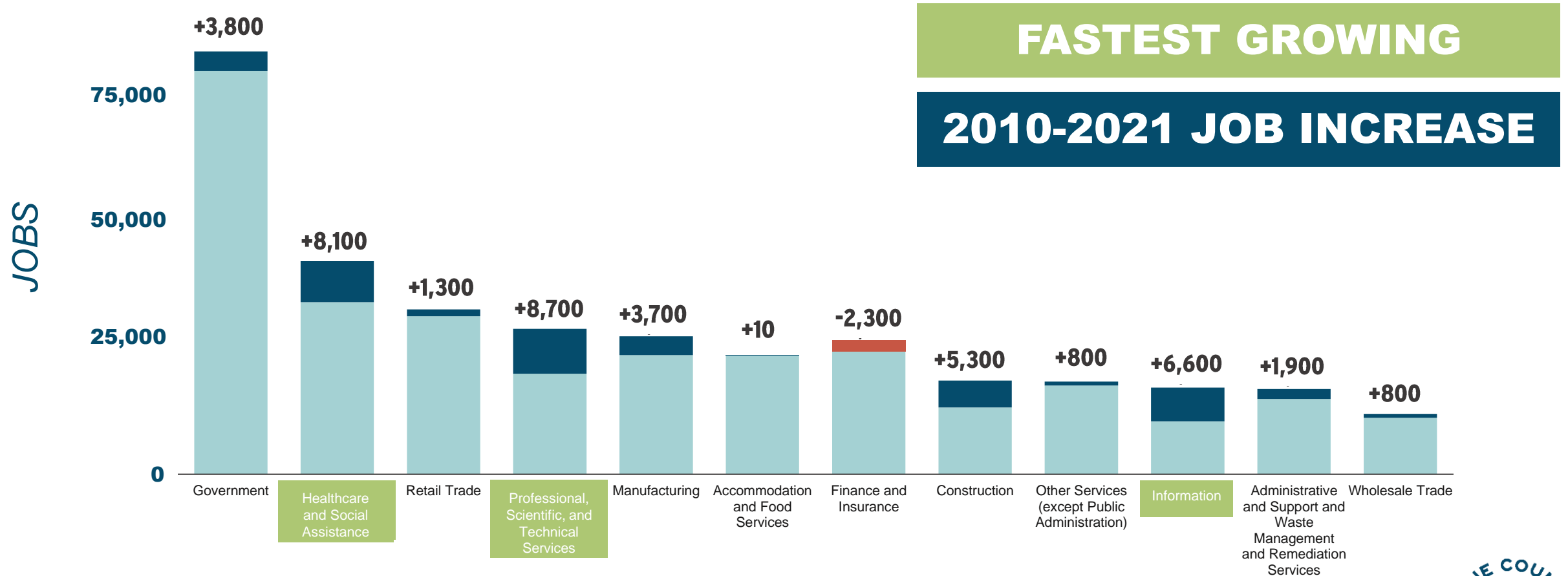
Source: Lightcast

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WORKFORCE GROWTH 2010 TO 2021

Healthcare, Professional Services, and Information Technology sectors are the fastest growing



Note: Chart excludes sectors with less than 10,000 employees

Source: Lightcast, SB Friedman

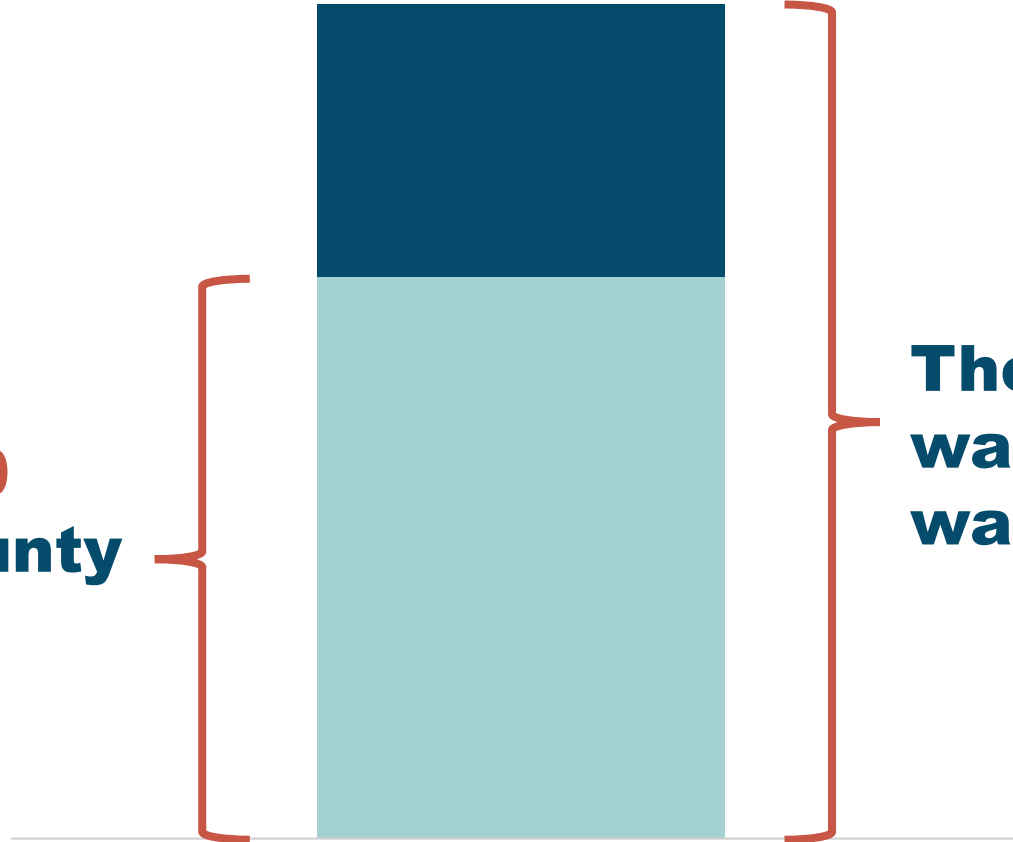
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WAGE GROWTH

From 2010 to 2021 Dane County average wages grew by \$20,800

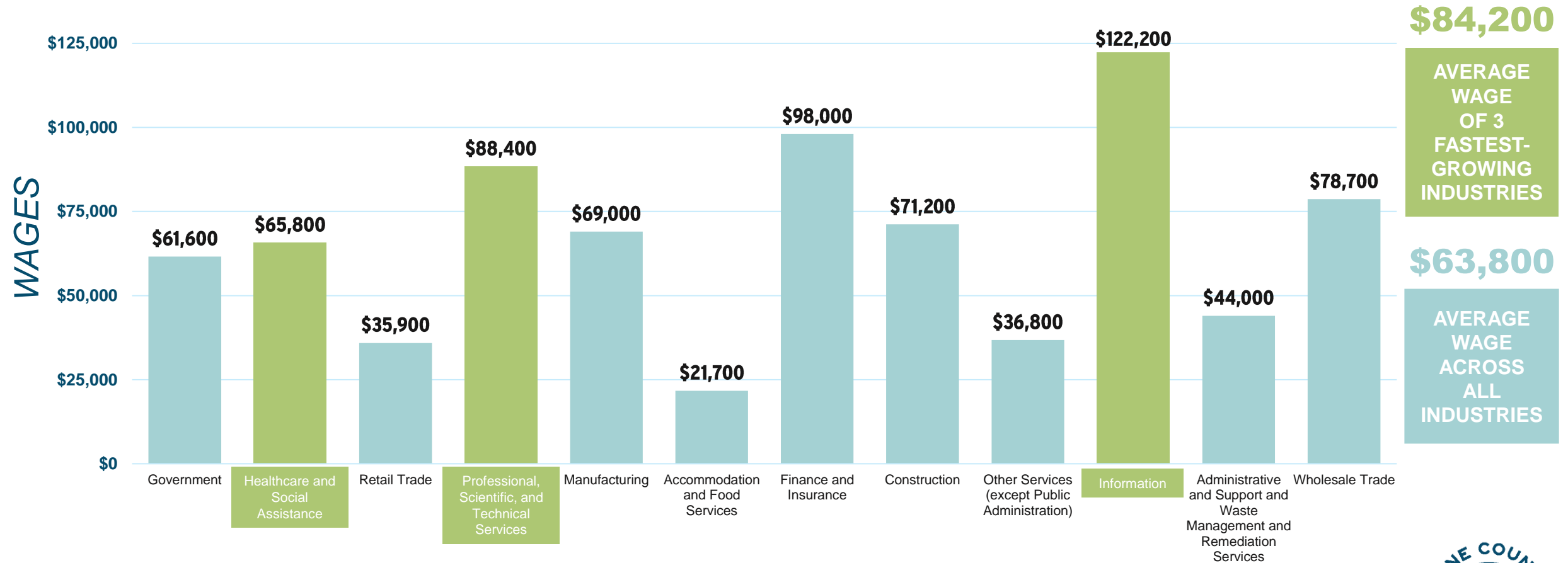
**The average 2010
wage in Dane County
was \$43,000**



**The average 2021
wage in Dane County
was \$63,800**

2021 AVERAGE WAGES

HIGH GROWTH SECTORS REPORT ABOVE AVERAGE WAGES



Source: Lightcast, SB Friedman

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AGE

How does affordability vary by age?

DANE COUNTY CHANGE BY AGE COHORT

EVERY AGE COHORT IS GROWING IN DANE COUNTY

Change in
DANE COUNTY
and **WISCONSIN**
population by age cohort
from 2010 - 2020:

≤ 14	15 - 24	25 - 34	35 - 54	55 - 74	75+
+3.6%	+15.1%	+8.0%	+1.5%	+30.8%	+21.9%
-4.7%	-1.7%	+2.2%	-9.6%	+26.1%	+9.4%

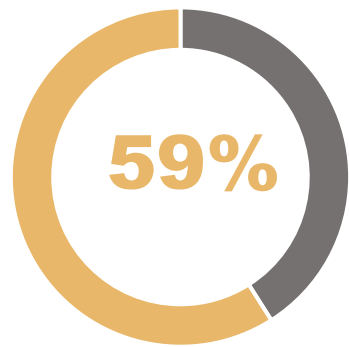
*Dane County's
population is
increasing across
all age cohorts,
especially ages
55 and older.*



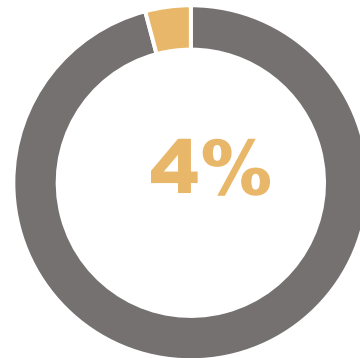
HOMEOWNERSHIP BY AGE COHORT

HOMEOWNERSHIP IS HIGHEST AMONG HOUSEHOLDS IN THE 35-74 AGE COHORTS

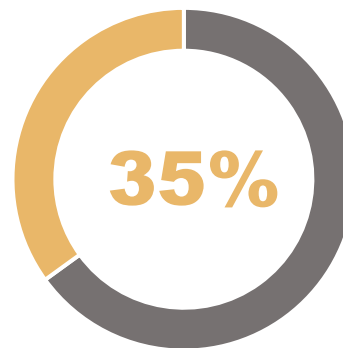
**Overall
Households**



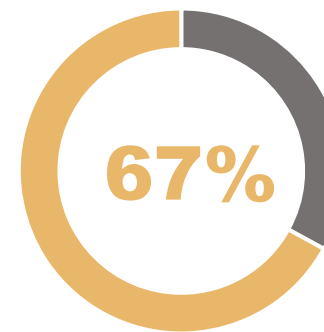
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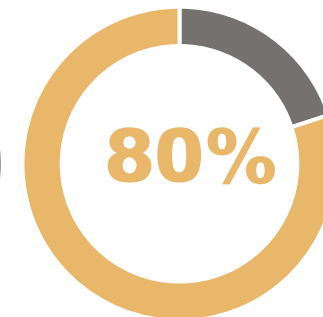
25-34



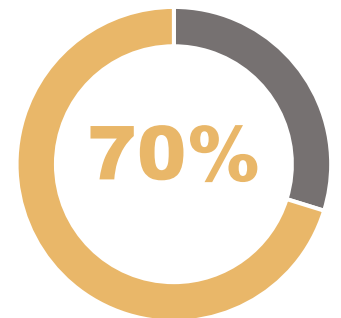
35-54



55-74



75+

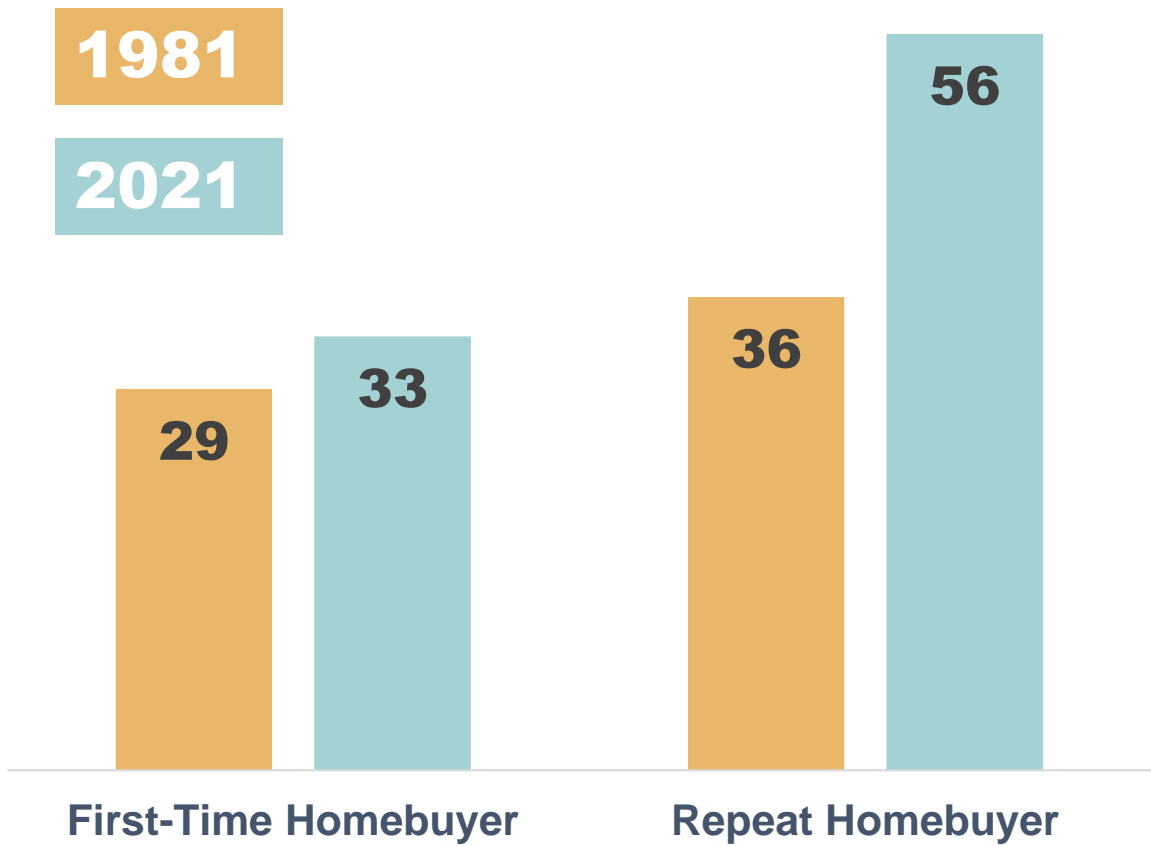


OWNER HH

RENTER HH

NATIONAL HOMEBUYER AGE CHARACTERISTICS

THE MEDIAN AGE OF BOTH FIRST TIME AND REPEAT HOMEBUYERS IS INCREASING

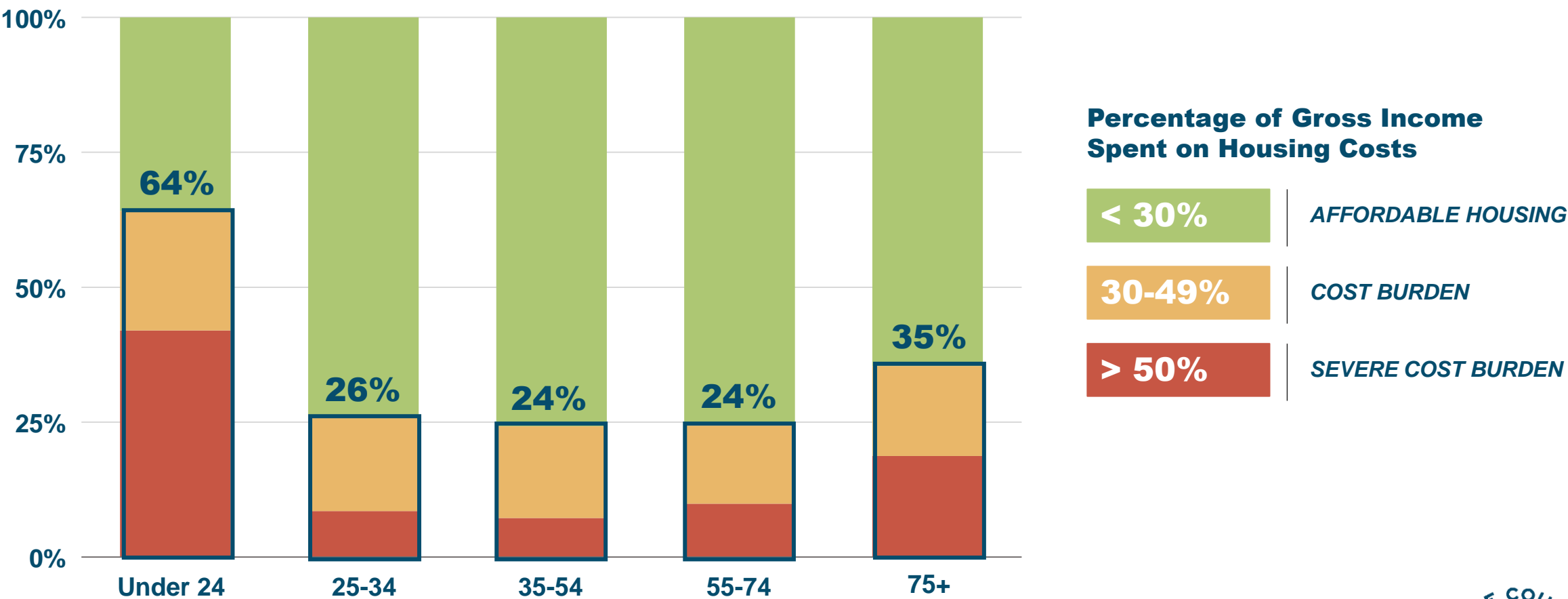


Share of home sales to first-time homebuyers in 1981 vs 2021



COST BURDEN BY AGE COHORT

YOUNG PEOPLE AND ELDERLY PEOPLE ARE MORE LIKELY TO BE COST-BURDENED

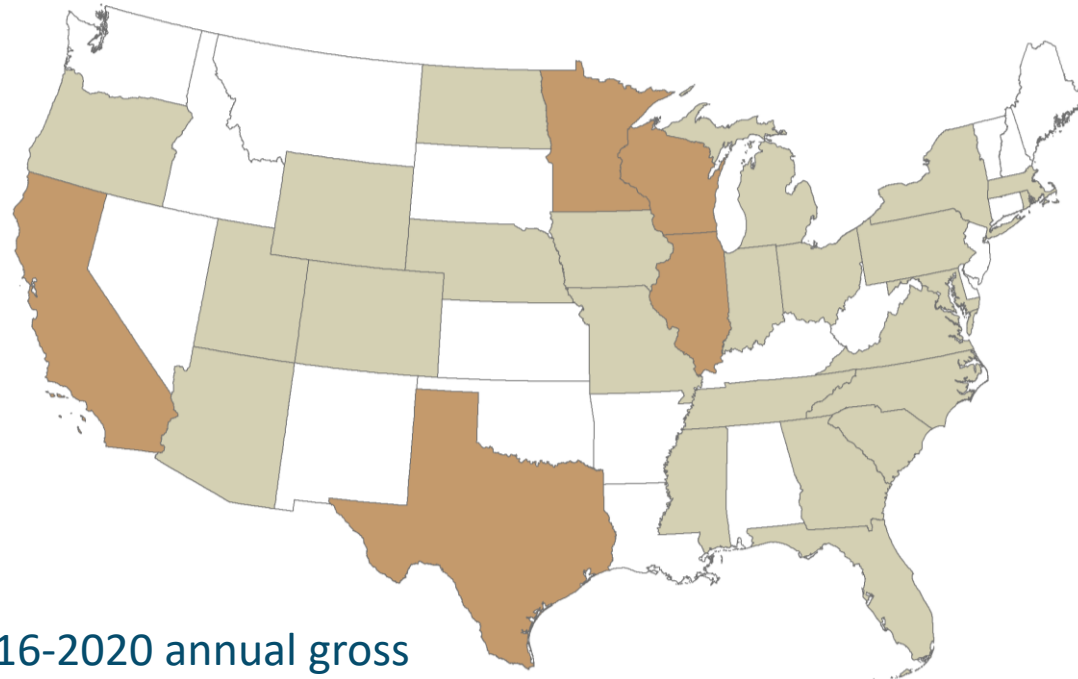


MIGRATION

Who is moving to Dane County and where are they moving from?

MIGRATION PATTERNS

THE HIGHEST NUMBER OF MOVERS TO DANE COUNTY ARE FROM THE MIDWEST, TEXAS, AND CALIFORNIA



101

people per day moving
into Dane County (2015
to 2019 annual average)

9

daily net population increase
from (2010 to 2019)

Note: Students are excluded from data

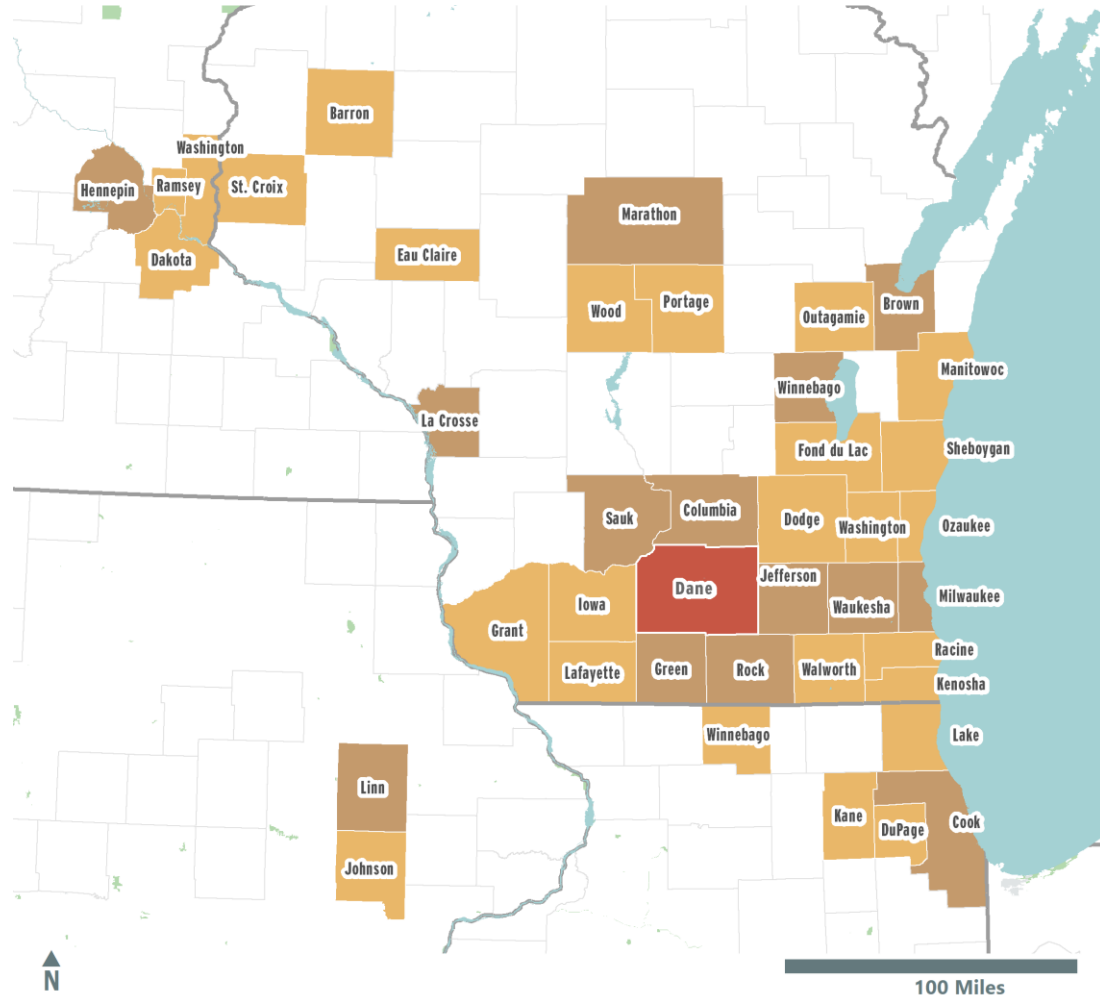
Source: PUMs ACS 5-Year (2016-2020), Census County to County Migration (5-year ACS), SB Friedman

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TOP COUNTIES WITH MOVERS TO DANE COUNTY

DANE COUNTY ATTRACTS MOVERS FROM ACROSS THE STATE AND NEARBY METRO AREAS



Note: Map and figures represent gross count of movers to Dane County
Source: US Census County to County Migration Patterns ACS 5-Year (2015-2019), SB Friedman
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TOP 5 COUNTIES REPORTING MOVERS TO DANE COUNTY

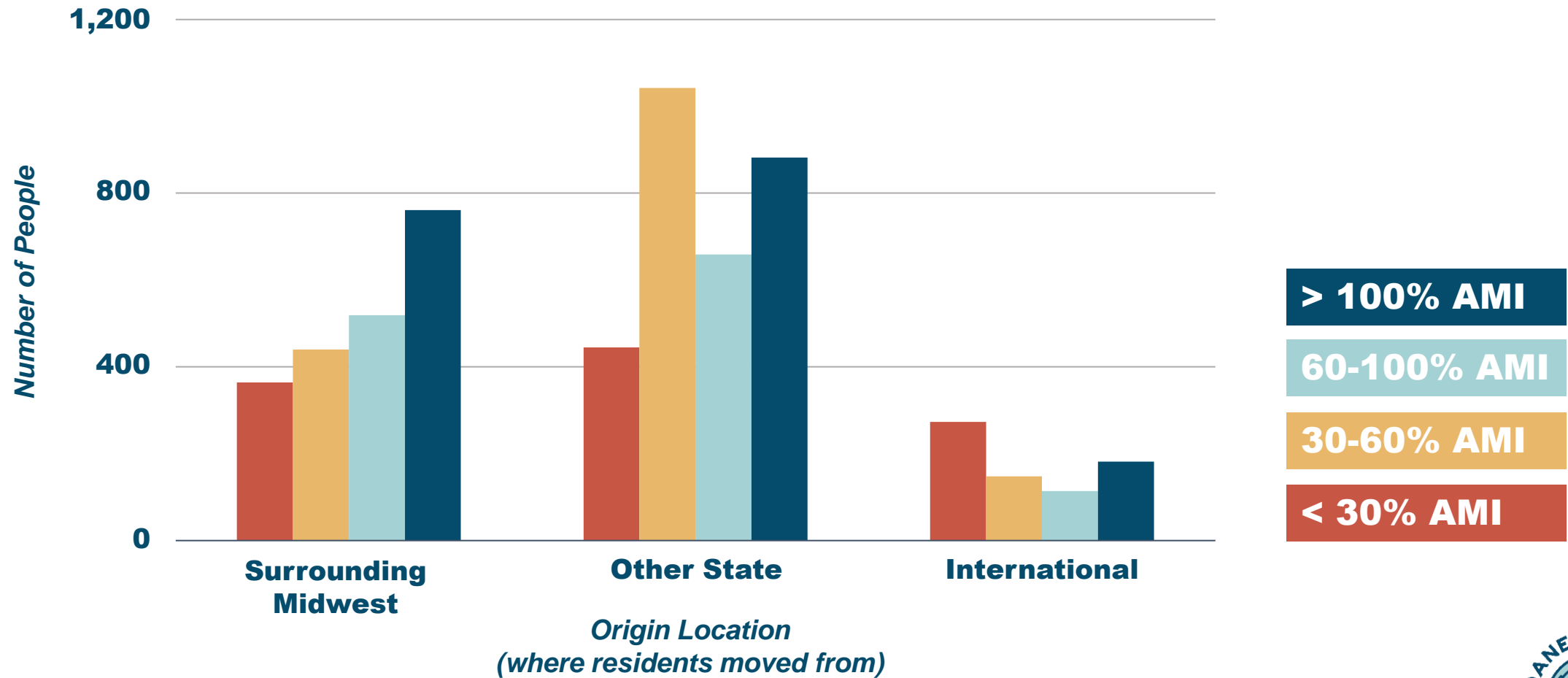
1. WAUKESHA COUNTY (1,900)
2. COOK COUNTY (1,700)
3. MILWAUKEE COUNTY (1,400)
4. HENNEPIN COUNTY (960)
5. ROCK COUNTY (960)

DANE COUNTY
101-400 ANNUAL MOVERS
401+ ANNUAL MOVERS



AMI BY MOVERS' PRIOR LOCATION

NEARLY 50% OF MOVERS FROM OUTSIDE OF WISCONSIN TO DANE COUNTY EARN BELOW 60% OF AMI

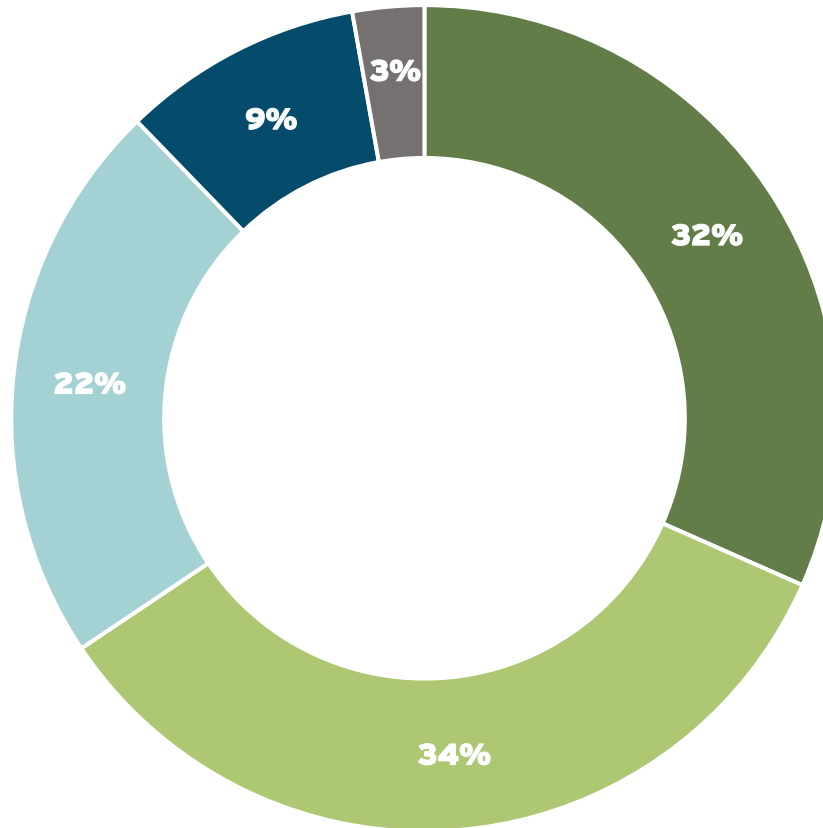


Note: Chart excludes students and movers from Wisconsin
Source: PUMs ACS 5-Year (2016-2020), SB Friedman



AGE DISTRIBUTION OF NEW HOUSEHOLDS

TWO THIRDS OF MOVERS TO DANE COUNTY ARE BELOW THE AGE OF 35



Age Distribution of Movers

15-24 | 32%

25-34 | 34%

35-54 | 22%

55-74 | 9%

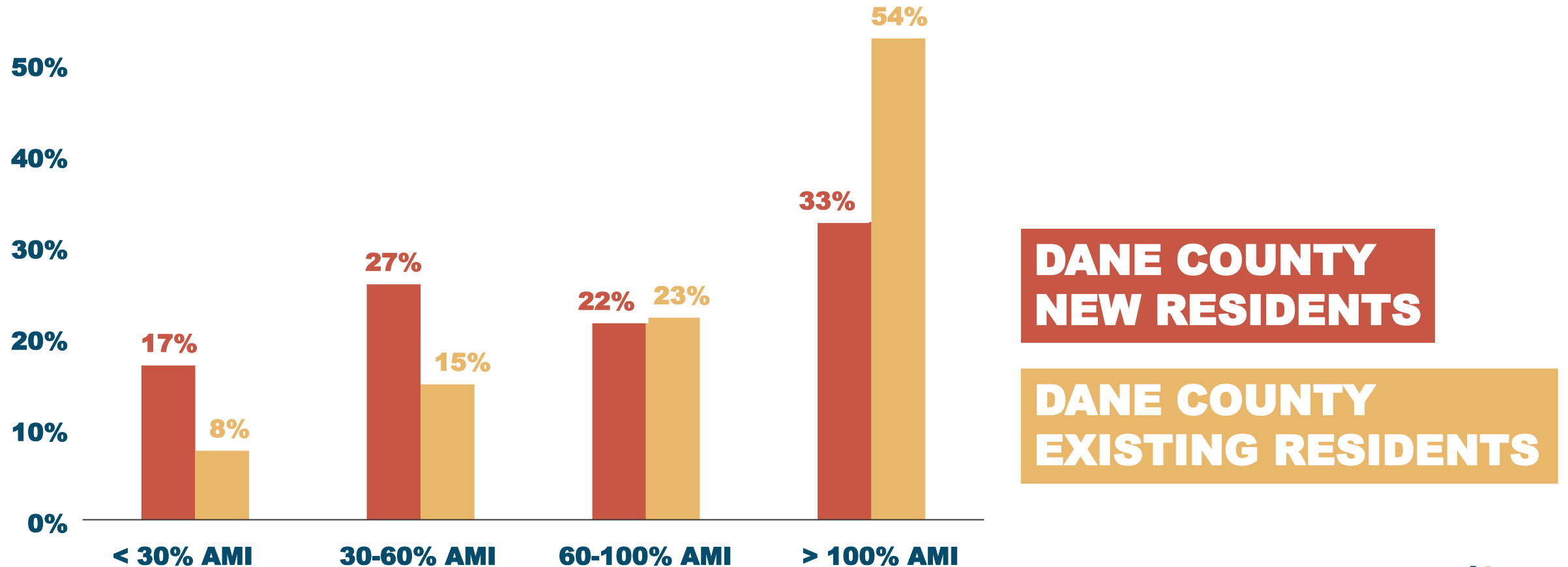
75+ | 3%

Note: Distribution includes student population
Source: PUMs ACS 5-Year (2016-2020), SB Friedman



INCOME DISTRIBUTION OF NEW HOUSEHOLDS

NEW COUNTY RESIDENTS TEND TO HAVE LOWER INCOMES THAN EXISTING RESIDENTS



Note: Students are excluded from data
Source: PUMs ACS 5-Year (2016-2020), SB Friedman



NEXT STEPS

HAC UPCOMING NEEDS

PLEASE HELP US SPREAD THE WORD ABOUT THE UPCOMING HOUSING SURVEY!

- **Attend Monthly Housing Advisory Committee (HAC) Meetings**
- **Review the Meeting Workbook**
- **Raise Awareness of the Community Housing Survey**
(November – December 2022)
- **Participate in the Program Inventory + Assessment Survey (PIRA)**
(November - December 2022)
- **Volunteer for Strategy Spotlight**

PUBLIC SURVEY

HELP US SPREAD THE WORD WITH YOUR NETWORKS & CONNECTIONS

- **Purpose: Gather input from employers and residents, employees, and area stakeholders on housing needs and conditions**
- **Open for 5 weeks (November – December 2022)**
- **Use the Marketing Toolkit, a one-stop shop marketing document**
 - Social media copy and graphics, print materials, and call-in number
 - Sent out to all HAC members & community partners next week
- **Talk to Abigail after HAC Meeting #2 to discuss marketing opportunities for your community/organization/business**



ON YOUR WAY OUT

- **Add your favorite Dane County spot to the Hidden Gem map**
- **Spin our Spooky Prize Wheel!**
- **Fill out a comment card**
- **Turn in the HAC Metrics worksheet**
- **If you missed HAC 1: Turn in your RHS Priorities worksheet**

Q+A DISCUSSION

Have a question? Any comments? Let's discuss!



REGIONAL HOUSING STRATEGY: HAC MEETING #2

THANK YOU!

HAC Meeting #3 | Virtual Meeting
November 30th 6:30 - 8:30PM