

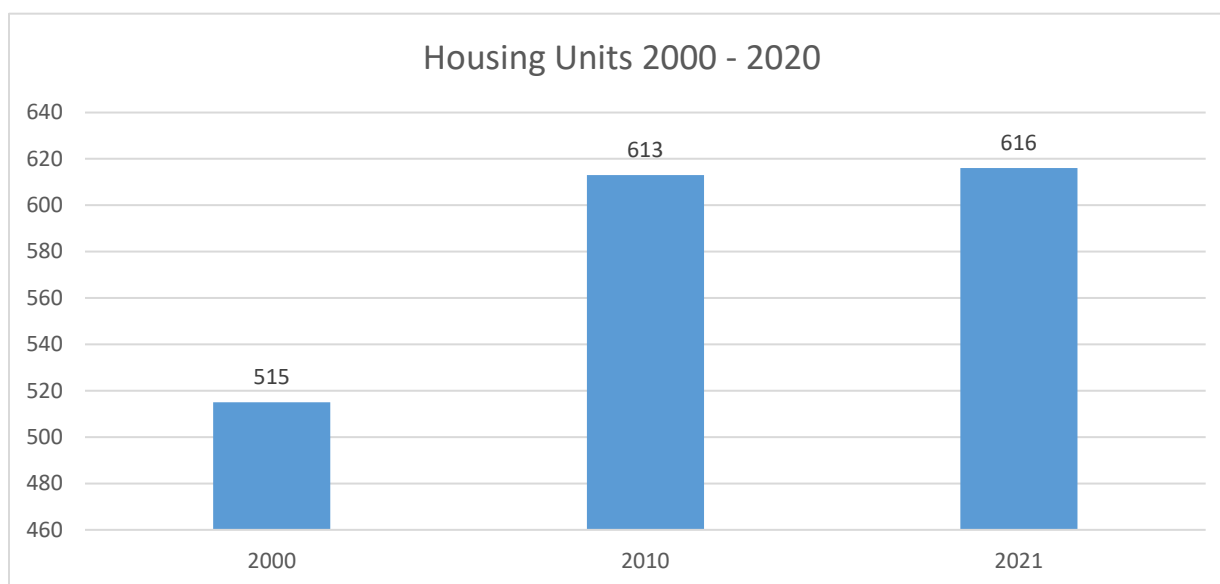
Chapter 2: HOUSING

I. Existing Housing Conditions

Housing Stock Characteristics:

The number of housing units in the town has increased 17.3% between 2000 and 2021 period (Chart 2-1). This is somewhat less than the 25% increase for Dane County as a whole, over the same period of time.

Chart 2-1: Number of Housing Units in Cross Plains 2000-2020

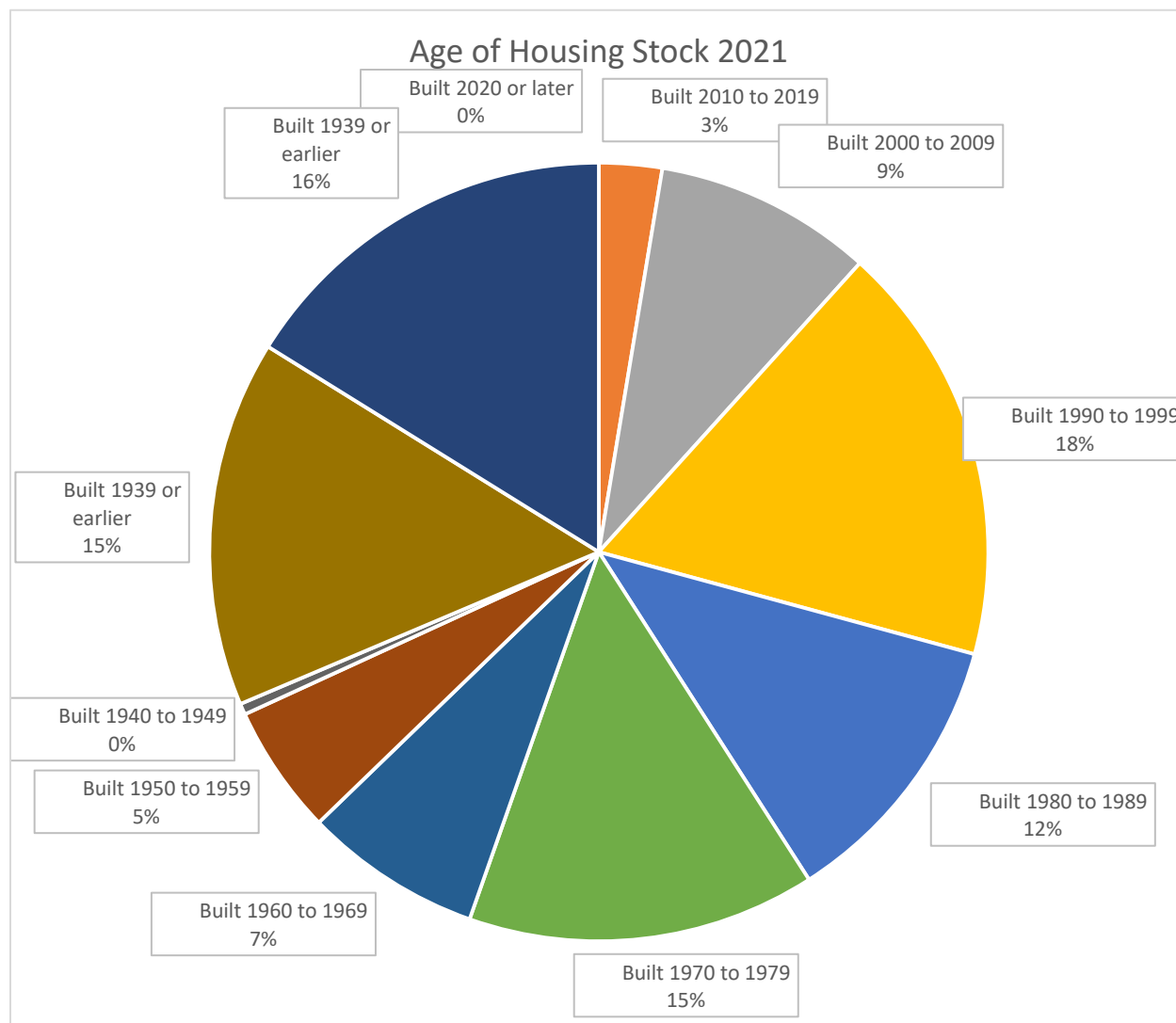


Source: U.S. Bureau of the Census: 2000, 2010, Decennial Census, 2021 ACS

Detached, single-family residences make up 95.5% of the housing units in the Town of Cross Plains. As of the 2020 Dane County Land Use Inventory, there were 1,202 detached single-family residences, 3 duplexes and no multi-family homes in the town.

According to the 2021 American Community Survey, 53.2 percent of the houses in the town were built before 1980 (Chart 2-2).

Chart 2-2: Age of Housing Stock, 2021



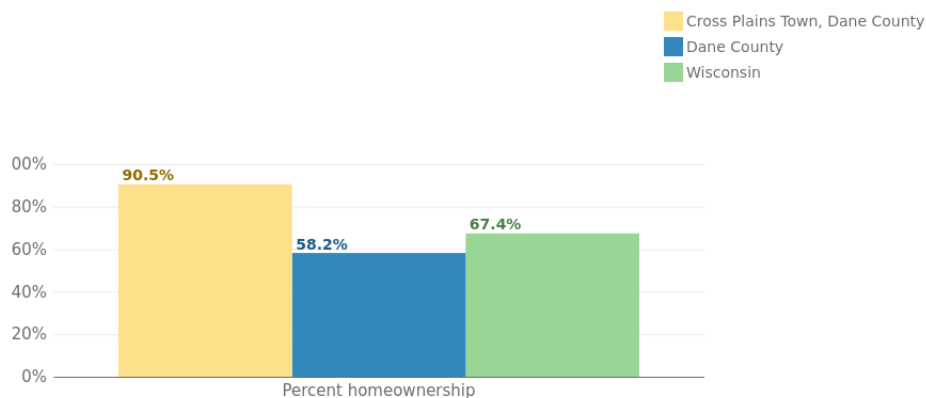
Source: American Community Survey, 2020 (margin of error +/- 5.7%)

Occupancy Characteristics:

Owner-occupied homes were estimated to comprise over 90 percent of the housing stock in the town in 2021.

Homeownership

2017-2021 5-Year Estimate



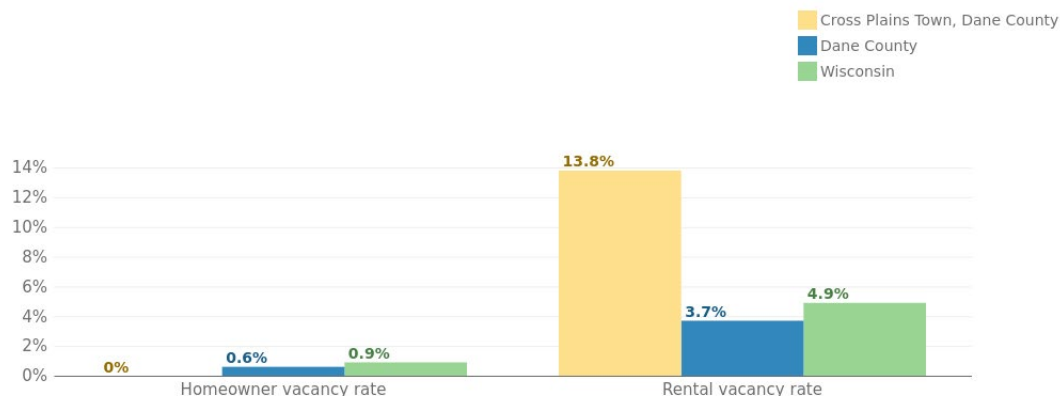
Data source: 2017-2021 American Community Survey 5-Year Estimates: DP04
Image produced by [GetFacts.wisc.edu](https://getfacts.wisc.edu), a product of  the Applied Population Lab

Estimates of vacancy rates (for both homeowners and renters) was 3.7% in 2021. According to the U.S. Department of Housing and Urban Development (HUD), a healthy owner-occupied vacancy rate is around 2% because it allows residents adequate housing choice.

Chart 2-3: Vacancy Rates

Homeowner and Rental Vacancy Rates

2017-2021 5-Year Estimate



Data source: 2017-2021 American Community Survey 5-Year Estimates: DP04

Image produced by [GetFacts.wisc.edu](https://getfacts.wisc.edu/), a product of  the Applied Population Lab

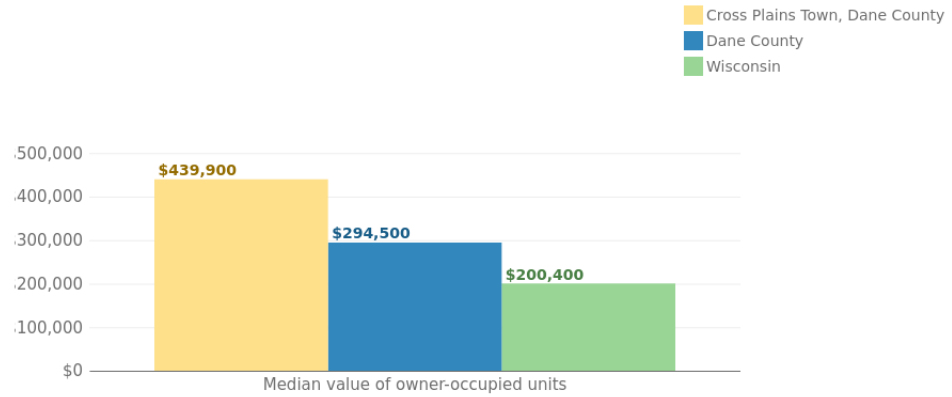
Value Characteristics:

In 2021, the median value of owner-occupied homes in the Town of Cross Plains was estimated at \$439,900, forty-nine percent higher than the \$294,500 median value for Dane County as a whole.

Chart 2-4: Housing Values, 2013-2021

Median Owner-Occupied Housing Unit Value

2017-2021 5-Year Estimate



Data source: 2017-2021 American Community Survey 5-Year Estimates: DP04

Image produced by [GetFacts.wisc.edu](https://getfacts.wisc.edu), a product of  the Applied Population Lab

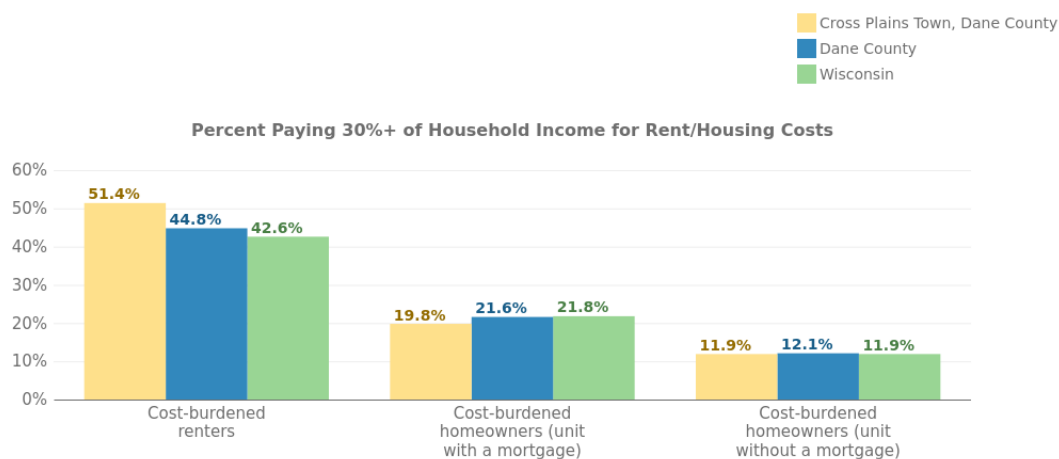
II. Housing Affordability

“Cost-burdened” is defined as homeowners and renters who spend more than 30% of their monthly income on housing costs. Compared with Dane County and the State of Wisconsin, the Town of Cross Plains has a smaller percentage of cost-burdened residents who own their own homes.

Chart 2-5: Cost-Burdened

Housing Cost Burdened, Owners and Renters

2017-2021 5-Year Estimate



Data source: 2017-2021 American Community Survey 5-Year Estimates: DP04

Image produced by GetFacts.wisc.edu, a product of the Applied Population Lab

III. Projected Need for Housing

Based on Wisconsin Department of Administration projections and 2020 Census data, the Department of Planning and Development projects there will be 609 households in the Town of Cross Plains by 2040 (see Chapter 1, Issues and Opportunities). Assuming the bulk of those households continue to reside in single-family residences, this suggests the town will need to accommodate 165 additional homes between the 2015 Land Use Inventory and 2040.

IV. Housing Programs

Rural Development- USDA:

A federal program with state offices that provides a variety of housing and community development programs for rural areas. Some programs cover, support for rental housing development, direct and guaranteed mortgage loans for home buyers, and support for self-help and cooperative housing development.

Wisconsin Housing and Economic Development Authority (WHEDA):

Provides mortgage financing for first-time homebuyers, grants for home repair, and financing for multifamily housing. Specific programs change with the needs and demands of the housing market.

Community Development Block Grant (CDBG) & Home Investment Partnerships (HOME) Programs

The Community Development Block Grant (CDBG) Entitlement Program provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. The funds that Dane County receives from HUD are distributed across the County (outside of Madison) and available to a variety of sub-recipients including municipalities, non-profit, and for-profit entities.

HOME provides formula grants to States and localities that communities use, often in partnership with local nonprofit groups, to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent homeownership or provide direct rental assistance to low-income people.

V. Housing Goals, Objectives and Policies:

Goals:

1. Direct allowable residential uses to qualified areas as defined in the Land Use section of this plan.
2. Plan for the residential needs of all Town residents to meet existing and forecasted housing demands.
3. Assure a variety of quality housing opportunities for town residents.

Objectives:

1. Maintain current variety of housing types to suit projected demand.
2. Encourage upkeep of existing housing stock.
3. Avoid future land use conflicts by carefully siting new residential development.

Policies and Programs:

1. Follow town density policy as outlined in the Land Use Goals, Objectives and Policies. See Chapter 8.
2. Redirect high-density development requiring public transportation, public sewer or public water to Urban Service Areas.
3. Develop policies to promote housing with appropriate services and infrastructure for seniors and young families, while maintaining the rural character of the town.
4. Coordinate housing, land use and transportation plans to make sure they are consistent and appropriate with projected growth.
5. Educate town residents about housing rehabilitation and affordability programs available through:
 - US Department of Agriculture Rural Housing Service (<http://www.rurdev.usda.gov/wi/programs/rhs/index.htm>)
 - Dane County Department of Human Services (<http://www.danecountyhumanservices.org/cdbg.shtm>).