



**AFFORD  
A FUTURE  
DANE COUNTY**



**RASCW**

**REALTORS'** ASSOCIATION OF SOUTH CENTRAL WISCONSIN

# Afford a Future: Dane County



- Afford A Future Dane County is a Realtors® Association of South Central Wisconsin campaign to promote Safe and Affordable Housing in Dane County.



**RASCW**

REALTORS® ASSOCIATION OF SOUTH CENTRAL WISCONSIN

# Afford a Future: Dane County

- This campaign is in response to the National Association of Realtors®, Wisconsin Realtors® Association and RASCW challenging us to do more for Affordable Housing.

## 2020 ADVOCACY AGENDA

March 2020

### HOUSING AFFORDABILITY

- WASHINGTON (February 6, 2020) – As home prices continue rising faster than wages
- in a majority of U.S. markets, the National Association of Realtors® and its 1.4 million members have made housing affordability a top advocacy priority in 2020. This topic was the focus of NAR's second annual [Policy Forum](#), hosted today at the National Press Club in Washington, D.C.

# Falling Behind



SPECIAL REPORT  
**FALLING  
BEHIND**

Addressing Wisconsin's workforce housing shortage to strengthen families, communities and our economy.

- Addressing Wisconsin's workforce housing shortage to strengthen families, communities and our economy.
- This state has seen declining homeownership, particularly among younger families, first-time homebuyers, and African American and Hispanic families.
- Housing costs and rents are rising faster than incomes, too. Compared to our neighboring states, we have the highest rate of extreme rental cost burden for lower-income families and the second highest rate of extreme cost burden for lower-income homeowners.

# Falling Behind

- **WHAT DOES AFFORDABLE MEAN?**

## WHAT IS **WORKFORCE HOUSING**?

Workforce housing is the supply of housing in a community (a variety of housing types, sizes, locations and prices) that meets the needs of the workforce in that community. Specifically, in this report, workforce housing is housing that is "affordable" for renting families earning up to 60 percent of the area's median income and for owning families earning up to 120 percent of the area's median income.

# Afford a Future: Dane County

- Dane County Housing Initiative Housing Needs Assessment: 2019 Update

**Table 4. Dane County FY 2019 Income Limits**

	Persons in Family			
	1	2	3	4
100 percent of AMI (Median Income)	\$70,280	\$80,320	\$90,360	\$100,400
Low Income Limits (80% of AMI)	\$52,850	\$60,400	\$67,950	\$75,500
Multifamily tax subsidy limits (60% of AMI)	\$42,180	\$48,240	\$54,240	\$60,240
Very Low Income Limits (50% of AMI)	\$35,150	\$40,200	\$45,200	\$50,200
40% of AMI Income Limits	\$28,120	\$32,160	\$36,160	\$40,160
Extremely Low Income Limits (30% of AMI)	\$21,100	\$24,100	\$27,100	\$30,100

Source: HUD, Office of Policy Development and Research, Income Limits Briefing Materials, <http://www.huduser.org/portal/datasets/il.html> and WHEDA. Additional data are released for family sizes larger than 4, but are not reported here for space considerations.

**Table 5. Dane County FY 2019 Monthly "Affordability" Housing Budget (rent + utilities)**

	Persons in Family			
	1	2	3	4
100 percent of AMI	\$1,757	\$2,008	\$2,259	\$2,510
Low Income Limits (80% of AMI)	\$1,321	\$1,510	\$1,699	\$1,888
Multifamily tax subsidy limits (60% of AMI)	\$1,055	\$1,206	\$1,356	\$1,506
Very Low Income Limits (50% of AMI)	\$879	\$1,005	\$1,130	\$1,255
40% of AMI Income Limits	\$703	\$804	\$904	\$1,004
Extremely Low Income Limits (30% of AMI)	\$528	\$603	\$678	\$753

Note: "affordable" monthly housing budget based on family size is 30-percent of pre-tax, post-transfer income spent on housing + utilities.

# Afford a Future: Dane County

- Dane County Housing Initiative Housing Needs Assessment: 2019 Update

*Table 7. HUD-method\* affordable ownership price levels, Dane Co. FY 2019*

	Persons in Family				
	1	2	3	4	5
120% of AMI	\$283,369	\$323,850	\$364,332	\$404,813	\$437,198
Median income limits (100% of AMI)	\$236,141	\$269,875	\$303,610	\$337,344	\$364,332
Low Income Limits (80% of AMI)	\$177,576	\$202,944	\$228,312	\$253,680	\$273,974
Multifamily tax subsidy limits (60% of AMI)	\$141,725	\$162,086	\$182,246	\$202,406	\$218,599
Very Low Income Limits (50% of AMI)	\$118,104	\$135,072	\$151,872	\$168,672	\$182,166
40% of AMI Income Limits	\$94,483	\$108,058	\$121,498	\$134,938	\$145,733
Extremely Low Income Limits (30% of AMI)	\$70,896	\$80,976	\$91,056	\$101,136	\$109,227

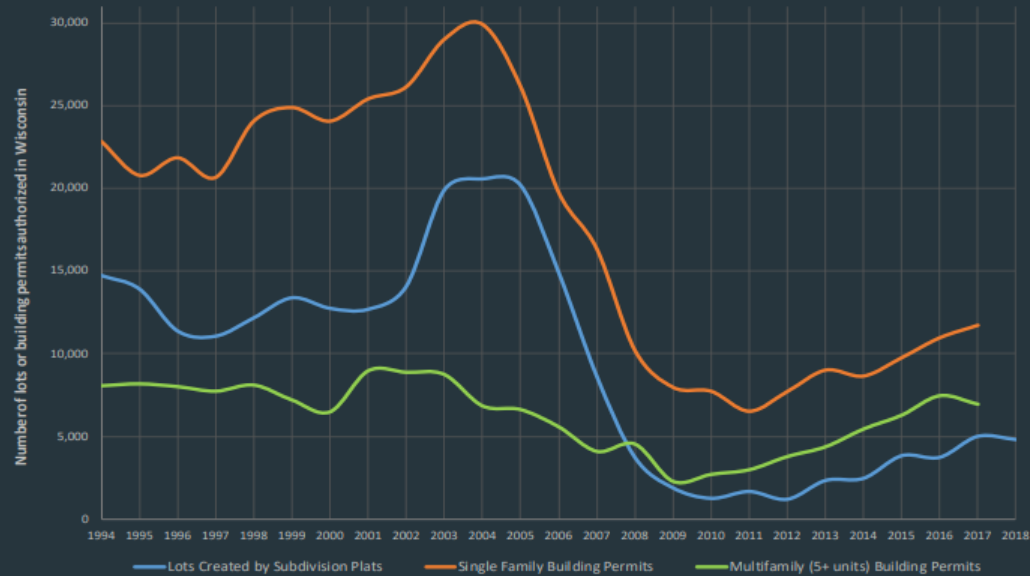
Note: HUD's estimation method for determining the affordable ownership price level in their CHAS (Comprehensive Housing Affordability Strategy) data is to multiply size-adjusted household-income by 3.36.

# What are the Causes?

## **Cause 1: Wisconsin has not built enough homes to keep up with population and income growth.**

Housing units authorized by building permits and new housing lots are way down from pre-crisis levels, and we are creating about 75 percent fewer lots and 55 percent fewer new housing units than pre-recession averages. Our fastest-growing counties — such as Dane, Brown and Waukesha — have collectively under-produced 15,000 housing units in the past decade.

FIGURE 1



Source: Subdivision Lots from Wis. Dept. Admin.; Building Permits Database, U.S. Census Bureau.



# What are the Causes?

## **Cause 2: Construction costs are rising faster than inflation and incomes.**

In the past seven years, construction costs have risen substantially faster than inflation, and construction companies report severe labor shortages in Wisconsin.

## **Cause 3: Outdated land use regulations drive up the cost of housing.**

Large minimum lot sizes, prohibitions on non-single-family housing, excessive parking requirements, requirements for high-end building materials, and long approval processes do not protect public health and safety. They serve mostly to raise the cost of housing.

“Locally-constructed barriers to new housing development include beneficial environmental protections, but also laws plainly designed to exclude multifamily or affordable housing. Local policies acting as barriers to housing supply include land use restrictions that make developable land much more costly than it is inherently, zoning restrictions, off-street parking requirements, arbitrary or antiquated preservation regulations, residential conversion restrictions, and unnecessarily slow permitting processes. The accumulation of these barriers has reduced the ability of many housing markets to respond to growing demand.”

2016 White House Housing Development Toolkit (President Obama Administration)

[https://www.whitehouse.gov/sites/whitehouse.gov/files/images/Housing\\_Development\\_Toolkit%20f.2.pdf](https://www.whitehouse.gov/sites/whitehouse.gov/files/images/Housing_Development_Toolkit%20f.2.pdf)

# Roadmap To Reform

- Build more housing.
- Expedited permitting and development approvals.
- Require municipalities to allow accessory dwelling units (ADUs / Granny Flats).
- Establish maximum / minimum lot sizes to allow for more density / more affordable housing.
- Increase housing choices with a more diverse housing stock.
- More multifamily and more workforce housing).
- Smaller lots for single family homes.
- Row Housing, zero lot lines, and shorter set backs between houses.
- Rebuild and strengthen home ownership (more financial assistance)
- Reinvest in older housing stock and neighborhoods.
- Make housing a priority.

SPECIAL REPORT

## **FALLING BEHIND**

Addressing Wisconsin's workforce housing shortage to strengthen families, communities and our economy.

# Roadmap To Reform

## EXPANDING HOUSING OPTIONS IS HARD

- Changing local zoning codes and land use regulations is a long, thankless, and boring process.
- Housing development and financing is complex.
- Existing home owners and renters do vote NOW for elected officials.
- Future home owners and renters do not vote now for elected officials.

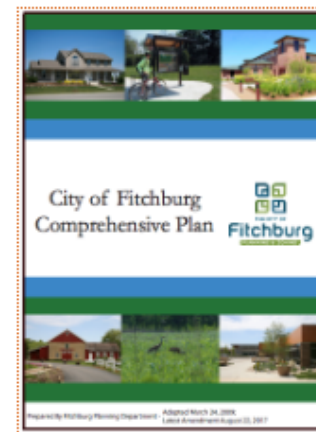
# Engage on the Issues!



# Fair Housing Fitchburg

## Fitchburg Comprehensive Plan

- The City of Fitchburg updated its Comprehensive Plan in accordance with a 10-year update required by State Law.
- The updated Plan will guide the city's long-term growth with the next official update occurring around the year 2030.
- When city officials make decisions using the zoning ordinance, land division ordinance, tax increment districts, official map, capital improvement budgeting plan, intergovernmental agreements and more, State Law requires these decisions to be consistent with the Comprehensive Plan.



# Fair Housing Fitchburg

**FITCHBURG  
MAYOR AARON RICHARDSON**

On Sat, Dec 8, 2018 at 2:19 PM **Aaron Richardson** <[aaronforfitchburg@gmail.com](mailto:aaronforfitchburg@gmail.com)> wrote:

Hello Neighbor!

I have some good news to share. I have completed all paperwork and been approved to be on the ballot for Mayor of Fitchburg this spring! It is an exciting time and there is a lot of work left to do.

**A major reason I am running for Mayor is because we are going to start redoing our 10 year comprehensive plan.** This determines the type of developments we'll see in the future. **I think we need to see less density in our new developments and a lot less apartments.** In talking with many people like you, I know many other residents feel the same way. **I will ensure these guidelines are included in the new comprehensive plan! More to come on this and the other reasons I'm running.**

# Fair Housing Fitchburg

- RASCW proposed an Issue Mobilization Campaign to counteract the newly elected Mayor and some others on the City Council.
- It was designed as a multi-pronged campaign that would shine a bright light on the process through digital advertising, social media, and attendance at public hearings to insure that housing affordability was a priority in the Comprehensive Plan

# Fair Housing Fitchburg

- The Fair Housing Fitchburg campaign used digital ads videos, a Facebook page, and a Twitter account to target Fitchburg residents. The Campaign generated over 2,600,000 impressions.



Fair Housing Fitchburg @FairFitchburg · Mar 3

Fair housing needs to be at the forefront of the council's comprehensive land-use plan.





# Fair Housing Fitchburg



**Fair Housing Fitchburg** @FairFitchburg · Mar 5

It's time to look out for our neighbors and fight for fair housing.



**Fair Housing Fitchburg** @FairFitchburg · Feb 12

We want to ensure Fitchburg is a great place to live for years to come. That's why we need fair and affordable housing.



# Build a Coalition

## A Better Dane County



REALTORS® ASSOCIATION OF SOUTH CENTRAL WISCONSIN



# Make Housing a Campaign Issue

A Better Dane County  
Sponsored · Paid for by A Better Dane County · 🌐

Only 5% of homes are attainable for Fitchburg's median household income of \$66,000. Let's work together to ... See More

1 IN 20 HOUSES ARE **AFFORDABLE**

The video thumbnail features a 4x5 grid of house icons. The central icon in the second row is a play button, indicating a video. The text '1 IN 20 HOUSES ARE AFFORDABLE' is displayed in white on a dark blue background.

- Our coalition ran an issue advocacy campaign throughout Dane County during the April election period that garnered over 6 million impressions throughout Dane County

# Support Pro-Housing Candidates



**ABDC Expenditure Fund**  
Written by Monica Hickey [?] · March 31 at 8:15 AM · 🌐

Mark Pocan endorsed Randy Udell because he knows Fitchburg needs more housing for retirees, young families and everyone in between.

Vote Randy Udell for Fitchburg Common Council on April 7th!

Paid for by the ABDC Expenditure Fund. Not authorized by any candidate or candidate's agent or committee. 5936 Seminole Centre Court Madison, WI 53717. <https://bit.ly/3bzYy0v>

**VOTE  
RANDY UDELL**  
For Fitchburg City Council on April 7th!

ABDCEXPENDITUREFUND.COM  
[www.abdcexpenditurefund.com](http://www.abdcexpenditurefund.com)

- ABDC Expenditure Fund ran digital ads supporting candidates that supported housing.
- There have been over 4,000,000 impressions supporting housing candidates.

# Afford a Future: Dane County



- We wanted to bring RASCW's issue advocacy efforts into one place.



**RASCW**

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# Afford a Future: Dane County

...Georgetown, he was fifth in the 1,000 and sixth in the 500, and ended up with a career best time of 16:00.40 in the 1,650 to finish seventh in the Atlantic 10 Conference meet.

Schimanski said a lot of people at Davidson helped him adjust to the culture of North Carolina and its differences from living in the Midwest.

Epic Systems, a software systems used in the health care industry.

As a tech service analyst, he leads and supports six different health organizations around the country and trains their teams in deploying analytic software.

Periodically, he swims in master's events, which are open to competitors at the

Shimanski, Ryan O'Donnell and Brian Heiser.

"After swimming for so long, I feel it becomes part of who you are," Schimanski said. "That's a great way to stay connected."

**95% OF HOUSES**  
are out of budget for Dane County's median household income

**THE SOLUTION IS IN OUR OWN BACKYARD.**  
Outdated land-use regulations make new homes more expensive to build and homeownership more difficult. By breaking down these barriers, we help the next generation afford a future.

Afford A Future: Dane County is a Realtors Association of South Central Wisconsin campaign.  
Learn more at [AffordAFuture.com](http://AffordAFuture.com)

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Settings/Registration Energy Saver

- McFarland
- Cottage Grove

# Afford a Future: Dane County



## September

Reach: 39,805

Impressions: 124,646

Engagements: 6,756

## August

Reach: 31,672

Impressions: 52,889

Engagements: 5,378

AFFORDAFUTURE.COM

Support the Future

AFFORD A FUTURE DANE COUNTY Afford A Future: Dane County is...

[Learn More](#)

# Afford a Future: Dane County

- Housing needs to be the focus of every election.
- Housing needs to be the focus of every new ordinance and every municipal decision.
- We try to ask every time there is a new ordinance or program, how will this decision affect housing affordability?
- There needs to be a continuous conversation with residents, elected officials, and stakeholders with regard to expanding housing options.



# Questions?



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