Affordable Housing Needs Assessment,
Dane County and Municipalities

==DRAFT: For Discussion and Comments==

Submitted to:
Dane County Department of Human Services and
Dane County Planning and Development Department

Prepared by:
Kurt Paulsen, PhD, AICP
Associate Professor, Urban and Regional Planning
University of Wisconsin - Madison

Executive Summary.

This report presents data on the housing demand, housing supply, and affordable housing needs for Dane County and each of its municipalities. The report builds on and complements a number of other recent housing reports from the City of Madison, Dane County, and the Capital Area Regional Planning Commission. The focus of the report is on the affordable housing needs of lower income households, those households more likely in need of housing assistance.

Currently, over 70,000 households (over 36 percent) in Dane County live in housing which is considered "unaffordable" – spending more than 30 percent of income on housing.

The purpose of this report is to provide information and a number of alternative scenarios and analyses for municipal and county officials, developers, community members, non-profit housing providers and other partners. Specifically, this report presents a housing needs assessment for all of the municipalities in Dane County, presenting information on demographics, housing demand, housing supply, senior housing, and the affordable housing and rental stock. This report also presents a number of possible scenarios to consider future needs for affordable housing.

Unfortunately, this is a data-heavy report! Information on housing conditions are reported for every municipality. Readers should feel free to skip around and skim the data tables! Most tables contain a "table highlights" section outlining key findings.

Major findings:
- There is tremendous variety across communities in Dane County in terms of housing needs, housing supply, housing costs, and affordable housing needs;
- Although Madison has less than half of the county's overall population, it has a disproportionate percentage of the county's affordable housing needs for all types of families and households;
- The main rental housing affordability challenge is for very low income households (those defined as making 50 percent of area-median-income or less;
- Alternative scenarios for determining affordable housing needs gap for municipalities are presented in Section 10 and show a present need of anywhere between 7,000 and 27,000 affordable housing units needed, depending on which scenario is accepted.
- Forecasts of future affordable housing needs (Section 11) indicate that Dane County should aim to produce somewhere between 22,000 and 37,000 affordable housing units in the next 26 years, or between 854 and 1415 affordable units each year.

Table of Contents.

1. Introduction

In March 2012, the Board of Supervisors of Dane County recognized housing as a human right, and made provision of adequate and affordable shelter a priority. Access to quality, affordable housing for all families is essential for strong communities, economic development, and quality of life. Currently, over 70,000 households (over 36 percent) in Dane County live in housing which is considered "unaffordable" – spending more than 30 percent of income on housing. When families spend too much of their income on housing, they can face difficulties having enough money for food, health care, transportation, education or school supplies. This report assesses the demand for and supply of affordable housing in Dane County and its cities, towns and villages.

The purpose of this report is to provide information and a number of alternative scenarios and analyses for municipal and county officials, developers, community members, non-profit housing providers and other partners. Specifically, this report presents a housing needs assessment for all of the municipalities in Dane County, presenting information on demographics, housing demand, housing supply, senior housing, and the affordable housing and rental stock. This report also presents a number of possible scenarios to consider future needs for affordable housing.

This report builds on and complements a number of other recent reports. Dane County recently updated its Housing and Community Development "Consolidated Plan" for 2010-2014.[1] As part of its Consolidated Plan, the County hired Maxfield Research to conduct an "Analysis of Impediments to Fair Housing Choice." The Capital Area Regional Planning Commission (CARPC) recently released its draft "Fair Housing Equity Assessment." The City of Madison Housing Strategy Committee recently released its "2014 City of Madison Housing Report: Affordable Housing Market."

All of these reports indicate the needs for affordable and fair housing throughout the County. There is growing concern about housing issues, and a renewed community commitment to work together to address these issues. This report builds on those reports and does not seek to duplicate work already done. For example, this report does not analyze homelessness issues – not because those issues are unimportant (in fact, just the opposite!) but because they have been addressed very well in Madison's Housing Strategy report. Likewise, this report does not focus on issues of fair housing – also of great importance – because those are covered in CARPC's FHEA analysis and the county's Consolidated Plan.[2]

This report instead focuses on the regional distribution of housing needs and housing supply. It examines how housing needs and housing opportunities are distributed across and between Dane County's communities.

---

[1] The Consolidated Plan is required of HUD grantees and outlines needs and priorities for expenditures in the areas of housing and community development.

[2] This report also does not include data on housing for persons with disabilities because of a lack of consistent data available.

But before we begin, the rest of this section will briefly define some key terms and outline the data sources and methods used.

Definitions:

Affordable Housing: Housing is considered to be "affordable" if households spend no more than 30 percent of income on housing costs. The definition of income comes from the Census definition of "money income" and is "pre-tax, post-transfer" income. Housing costs for renting households are "gross rent" which is rent paid plus utilities (where not included in rent). Utilities are electricity, gas, water, and sewer. Housing costs for owning households include mortgage payments, real estate taxes, home insurance, and utilities.

Affordable housing is measured at points in the income distribution relative to the area's median income (AMI).

Area Median Income (AMI): Housing analysis and programs adjust for cost-of-living differences by referencing area income levels. Adjusting for regional housing costs and family size are a much better measure of the ability to afford housing. HUD, using data from the Census, calculates the "median family income" for areas (usually counties or metropolitan areas). Dane County (including Madison) is its own HUD median-family-income area as a distinct housing market.

This calculation is adjusted for different family sizes. These data are often called "area median income" (AMI) or "median family income" (MFI), but are technically "HUD-Area Median Family Income (HAMFI)."

In this report we use the term "area median income" or AMI throughout.

Data are reported at various percentage of AMI: 30% of AMI, 50% of AMI and 80% of AMI. Adjusted for household size, households who make less than 30 percent of AMI are classified as "extremely low income," households who make below 50 percent of AMI are classified as "very low income," and households who make below 80 percent of AMI are classified as "low income."

The most recent (FY 2014) income classification for the Dane County/Madison area is shown below in Table 1.1.

Table 1.1. Dane County (including Madison) FY 2014 Income Limits

Median Family Income: $80,800

	Persons in Family					
	1	**2**	**3**	**4**	**5**	**6**
Low Income Limits (80% of AMI)	$44,750	$51,150	$57,550	$63,900	$69,050	$74,150
Very Low Income Limits (50% of AMI)	$28,300	$32,350	$36,400	$40,400	$43,650	$46,900
Extremely Low Income Limits (30% of AMI)	$17,000	$19,400	$21,850	$24,250	$27,910	$31,970

Source: HUD, Office of Policy Development and Resesarch, Income Limits Briefing Materials, FY 2014 at: http://www.huduser.org/portal/datasets/il.html Additional data are released for family sizes larger than 6, but are not reported here for space considerations.

Consider a family of 3 persons which has income at 30 percent of AMI ($21,850). This family would need to find rental housing for $546 per month (including utilities) to be considered affordable. Table 1.2 below reproduces the same information as in Table 1.1, but calculated as the housing costs a household at each income level could "afford."

Table 1.2. Dane County (including Madison) FY 2014 "Monthyly Affordable Housing Cost" Limits

	Persons in Family					
	1	**2**	**3**	**4**	**5**	**6**
Low Income Limits (80% of AMI)	$1,119	$1,279	$1,439	$1,598	$1,726	$1,854
Very Low Income Limits (50% of AMI)	$708	$809	$910	$1,010	$1,091	$1,173
Extremely Low Income Limits (30% of AMI)	$425	$485	$546	$606	$698	$799

Source: Author's calculations, based on data from HUD, Office of Policy Development and Reseasrch

Data Sources and Methods:

The primary source of data for this report is a special tabulation of Census data published by the U.S. Department of Housing and Urban Development (HUD), known as the "Comprehensive Housing Affordability Strategy" (CHAS). These data are normally made available to HUD grantees for planning purposes, and were downloaded and compiled by graduate students in Prof. Paulsen's Housing and Public Policy Course in the Department of Urban and Regional Planning, University of Wisconsin – Madison.

HUD's special tabulations provide more detailed information on housing costs, affordability and income levels than regular Census data. The most recent version of the CHAS data published by HUD available at the municipal level utilize ACS (American Community Survey) data for years 2006-2010. What the data add in terms of richness of detail, they lack in terms of being 4 years old. In interpreting data in this report, readers should keep in mind that the data do not reflect building activities from 2011 to 2014. When HUD publishes newer data, this report could be updated.

Because the focus of this report is on all the municipalities in Dane County, some data for lower-population municipalities is simply not available. In order to ensure confidentiality and to deal with larger margins-of-error for small communities, some data is either not reported or is rounded. These limitations are reflected in the relevant table source notes. Readers should also understand that these data, like all sampling data, are subject to margins-of-error.

Additional census data was collected, as identified in each of the tables. The City of Edgerton was removed from this analysis, because only a small sliver of the city is in Dane County.[3]

For formatting reasons (because all municipalities cannot fit on one table), each table is presented in 2 portions: one covering the cities and villages of Dane County, and a second one covering the towns. Generally, cities and villages are incorporated areas where urban services such as water supply and sewer service are available. As described below, multi-family housing developments (for example) may not be appropriate where urban services are not available.

---

[3] The Dane County portion of Edgerton was reported in the HUD data to have a population of only 38 people, 20 households, and 20 housing units.

Outline of Report:
We begin with basic demographic and income statistics, reported in sections 2 and 3. In section 4, data on housing costs are reported, including measures of housing costs for owners and renters. In section 5, we present detailed information on the housing supply of municipalities, including specific data on the ownership and rental housing stock. Section 6 examines the affordable housing stock. In sections 7 and 8, we examine the two most common "housing problems" – cost-burdens and overcrowding. Section 7 presents data on cost-burdened households while Section 8 examines overcrowded housing. Section 9 presents special data on senior housing issues. In section 10, we examine a number of alternative scenarios for calculating the gap between affordable housing supply and needs. In section 11, we present a number of alternative forecasts or projections of future affordable housing needs in the county.

2. Demographics and housing demand.

The two main drivers of housing demand are household demographics (age, household size, household structure, children present, etc.) and household income. The demographic profile of each community reflects the demand characteristics of households interacting with the available housing supply in each community. For example, if a community offers a less diverse housing supply without affordable units for larger families or single renters or seniors (for example), those households may not reside in that municipality, even if they would otherwise prefer to. Differences in demographics across municipalities may not only reflect housing demand, but also differences in the types, sizes and prices of housing communities permit.

Table 2.1 presents some basic demographics of each community, including homeownership rates and indicators of housing demand (over age 65, households with children present, and single-person households.)

Table 2.1 Basic Demographics: Indicators of Housing Demand

	Population	Households	Average Household Size	Homeownership Rate (percent)	Age 65+ (percent)	Households with Children (percent)	Single-person Households (percent)
DANE COUNTY (Total)	477,748	196,383	2.43	62%	10.0%	29.4%	31.4%
CITIES:							
Fitchburg	24,466	9,392	2.60	53%	7.5%	34.9%	24.7%
Madison	229,236	98,216	2.33	52%	9.4%	23.5%	37.4%
Middleton	17,164	7,756	2.21	61%	10.8%	26.4%	34.2%
Monona	7,598	3,872	1.96	61%	19.3%	19.1%	46.1%
Stoughton	12,599	5,121	2.46	66%	14.4%	33.0%	30.2%
Sun Prairie	27,808	10,941	2.54	64%	9.7%	35.9%	26.3%
Verona	10,033	3,919	2.56	74%	10.1%	40.5%	28.3%
Cities Total/Averages	**328,904**	**139,217**	**2.38**	**61.7%**	**11.6%**	**30.5%**	**32.5%**
VILLAGES:							
Belleville	1,853	804	2.30	73%	10.9%	34.2%	23.8%
Black Earth	1,258	540	2.33	81%	15.3%	25.9%	27.6%
Blue Mounds	700	287	2.44	92%	9.0%	34.8%	31.4%
Brooklyn	736	272	2.71	92%	4.5%	41.9%	17.3%
Cambridge	1,251	549	2.28	81%	18.9%	27.0%	31.1%
Cottage Grove	5,824	1,984	2.94	76%	9.3%	51.0%	18.5%
Cross Plains	3,465	1,363	2.54	70%	8.3%	44.6%	22.9%
Dane	1,183	380	3.11	79%	6.5%	50.0%	8.7%
Deerfield	2,048	781	2.62	76%	7.2%	46.1%	26.0%
DeForest	8,669	3,240	2.68	75%	7.2%	41.7%	20.8%
McFarland	7,574	3,046	2.49	75%	10.4%	36.3%	23.7%
Maple Bluff	1,352	549	2.46	85%	16.3%	31.3%	17.3%
Marshall	3,793	1,495	2.54	83%	10.3%	39.9%	21.1%
Mazomanie	1,503	575	2.61	72%	10.3%	41.0%	20.9%
Mount Horeb	6,807	2,698	2.52	66%	11.7%	43.0%	29.7%
Oregon	8,942	3,499	2.56	76%	9.8%	40.9%	24.9%
Rockdale	215	86	2.50	78%	9.8%	24.4%	20.9%
Shorewood Hills	1,593	628	2.54	91%	19.5%	3.7%	16.1%
Waunakee	11,557	4,267	2.71	77%	9.5%	45.7%	22.1%
Villages Total/Averages	**70,323**	**27,043**	**2.57**	**78.8%**	**10.8%**	**37.0%**	**22.3%**

Source: HUD-CHAS special tabulations based on 2006-2010 American Community Survey (ACS).

Table 2.1 (continued) Basic Demographics: Indicators of Housing Demand

	Population	Households	Average Household Size	Homeownership Rate (percent)	Age 65+ (percent)	Households with Children (percent)	Single-person Households (percent)
DANE COUNTY (Total)	477,748	196,383	2.43	62%	10.0%	29.4%	31.4%
TOWNS:							
Albion	2,035	768	2.65	85%	11.2%	34.1%	21.4%
Berry	1,212	483	2.51	93%	15.8%	25.7%	18.8%
Black Earth	536	201	2.67	86%	13.8%	34.3%	15.9%
Blooming Grove	1,729	797	2.17	73%	11.1%	17.4%	36.1%
Blue Mounds	1,190	437	2.72	71%	7.8%	44.6%	14.0%
Bristol	3,572	1,196	2.99	88%	6.5%	44.2%	10.1%
Burke	3,210	1,251	2.57	76%	10.3%	36.3%	20.4%
Christiana	1,325	506	2.62	82%	12.5%	33.8%	20.2%
Cottage Grove	3,868	1,509	2.56	91%	6.7%	34.1%	17.1%
Cross Plains	1,631	579	2.82	93%	15.1%	36.4%	15.4%
Dane	1,053	370	2.85	75%	10.5%	47.3%	14.6%
Deerfield	1,393	476	2.93	88%	6.5%	35.3%	15.3%
Dunkirk	1,985	820	2.42	81%	14.1%	28.2%	23.5%
Dunn	5,000	2,071	2.41	90%	12.8%	28.9%	23.9%
Madison	6,300	2,873	2.19	44%	4.7%	25.8%	53.0%
Mazomanie	1,124	409	2.75	91%	10.7%	37.2%	16.4%
Medina	1,434	483	2.97	89%	8.4%	39.5%	15.1%
Middleton	5,618	1,923	2.92	91%	8.3%	47.0%	10.3%
Montrose	947	384	2.47	83%	12.7%	24.0%	18.8%
Oregon	3,173	1,144	2.77	96%	8.4%	38.0%	11.1%
Perry	689	268	2.57	93%	13.8%	32.8%	15.3%
Pleasant Springs	3,134	1,126	2.78	93%	12.3%	32.2%	11.8%
Primrose	718	283	2.54	89%	20.5%	22.3%	14.5%
Roxbury	1,689	622	2.72	93%	11.5%	38.3%	16.6%
Rutland	1,985	806	2.46	92%	11.3%	31.3%	19.7%
Springdale	1,910	675	2.83	90%	10.2%	35.7%	12.3%
Springfield	2,739	931	2.94	89%	9.7%	37.7%	11.3%
Sun Prairie	2,296	793	2.90	85%	9.5%	43.5%	12.5%
Vermont	738	285	2.59	91%	12.1%	33.3%	9.5%
Verona	1,999	750	2.67	87%	8.9%	34.5%	15.9%
Vienna	1,470	560	2.63	87%	10.5%	30.5%	12.1%
Westport	3,900	1,761	2.21	74%	24.7%	20.7%	32.2%
Windsor	6,167	2,322	2.66	79%	11.0%	34.9%	23.2%
York	714	241	2.96	82%	10.9%	40.2%	14.9%
Towns Total/Averages	**78,483**	**30,103**	**2.66**	**85.0%**	**11.3%**	**34.1%**	**18.0%**

Source: HUD-CHAS special tabulations based on 2006-2010 American Community Survey (ACS).

Table highlights: - 84.6 percent of households live in cities and villages; - homeownership rates, on average, are highest in towns; - senior households are more prevalent in cities and towns; - single-person households concentrated in cities.

Table 2.2 reports data on the distribution of three racial and ethnic categories across municipalities: non-Hispanic White, African-Americans (non-Hispanic) and persons of Hispanic or Latino origin. These categories come from HUD's data and may not reflect the full diversity of communities.

Exclusion of other groups from this table (Asians, Native Americans, etc.) is not intended to ignore those communities and their housing needs. Rather, it is to keep the tables manageable and to be consistent with other recent housing reports and HUD reports. Data may not perfectly line up with other Census reports on racial and ethnic compositions because of how the HUD-CHAS special tabulations are reported.

Table 2.2 Basic Demographics: Racial and Ethnic Composition

	Non-Hispanic White (percent)	African American (percent)	Hispanic Origin (percent)
DANE COUNTY (Total)	82.8%	4.8%	5.5%
CITIES:			
Fitchburg	69.4%	7.9%	13.9%
Madison	76.6%	7.4%	6.3%
Middleton	83.2%	1.9%	5.0%
Monona	92.3%	1.1%	5.5%
Stoughton	93.3%	0.3%	2.3%
Sun Prairie	86.4%	3.9%	4.0%
Verona	90.5%	0.4%	3.8%
Cities Total/Averages	**78.6%**	**6.3%**	**6.4%**
VILLAGES:			
Belleville	97.1%	0.0%	1.6%
Black Earth	93.1%	0.0%	2.7%
Blue Mounds	98.0%	0.0%	0.6%
Brooklyn	93.6%	0.0%	5.8%
Cambridge	92.5%	0.9%	4.1%
Cottage Grove	88.7%	2.2%	2.4%
Cross Plains	99.8%	0.0%	0.0%
Dane	88.7%	0.0%	11.3%
Deerfield	88.9%	0.0%	7.3%
DeForest	95.5%	1.0%	1.8%
McFarland	94.7%	0.0%	2.2%
Maple Bluff	96.9%	0.7%	0.3%
Marshall	90.2%	0.0%	8.7%
Mazomanie	90.4%	2.1%	2.8%
Mount Horeb	94.3%	1.7%	2.2%
Oregon	95.0%	0.3%	1.9%
Rockdale	100.0%	0.0%	0.0%
Shorewood Hills	86.5%	1.1%	3.2%
Waunakee	94.8%	0.7%	2.2%
Villages Total/Averages	**93.8%**	**0.7%**	**2.7%**

Source: HUD-CHAS special tabulations based on 2006-2010 American Community Survey (ACS).

Table 2.2 (continued) Basic Demographics: Racial and Ethnic Composition

	Non-Hispanic White (percent)	African American (percent)	Hispanic Origin (percent)
DANE COUNTY (Total)	82.8%	4.8%	5.5%
TOWNS:			
Albion	92.3%	0.0%	3.2%
Berry	98.9%	0.0%	0.5%
Black Earth	98.1%	0.4%	0.4%
Blooming Grove	87.4%	1.9%	8.7%
Blue Mounds	97.4%	0.0%	0.6%
Bristol	96.2%	0.2%	1.6%
Burke	91.5%	2.1%	1.3%
Christiana	95.5%	1.7%	0.0%
Cottage Grove	96.6%	0.0%	1.5%
Cross Plains	98.2%	0.0%	0.0%
Dane	94.1%	0.0%	5.6%
Deerfield	92.5%	4.5%	0.6%
Dunkirk	96.3%	0.4%	0.7%
Dunn	88.8%	1.9%	5.5%
Madison	45.6%	17.7%	26.7%
Mazomanie	97.7%	0.0%	0.3%
Medina	89.7%	0.0%	3.8%
Middleton	93.0%	1.0%	2.9%
Montrose	98.0%	0.0%	0.5%
Oregon	96.4%	0.5%	2.5%
Perry	98.3%	0.0%	1.7%
Pleasant Springs	97.9%	0.0%	0.4%
Primrose	96.8%	0.0%	0.0%
Roxbury	99.5%	0.0%	0.0%
Rutland	97.3%	0.1%	1.6%
Springdale	97.0%	0.4%	1.3%
Springfield	90.5%	0.3%	6.9%
Sun Prairie	90.7%	2.2%	1.3%
Vermont	98.4%	0.0%	0.8%
Verona	95.4%	0.0%	0.5%
Vienna	95.4%	0.7%	2.4%
Westport	94.7%	0.0%	1.4%
Windsor	91.8%	0.8%	6.9%
York	99.0%	0.4%	0.6%
Towns Total/Averages	**90.4%**	**2.1%**	**4.5%**

Source: HUD-CHAS special tabulations based on 2006-2010 American Community Survey (ACS).

Land use regulations that limit a diverse housing supply may contribute to segregation of communities along racial, ethnic and income characteristics. CARPC's recent Fair Housing Equity

Assessment brings a focus upon the longstanding concern of the fair housing and affordable housing communities that housing opportunities and expanded housing choices be made more available to lower-income and/or minority households.   As communities continue to reassess their housing needs and housing supply, these data may assist thinking about opportunities and regional balance.

3. Household income.

Table 3.1 presents data on the distribution of household income for residents of each Dane County community. The table shows the percent of residents in each community at various incomes relative to area median family income (AMI) (30%, 50% 80%, 100% and above 100-percent. Households whose income is below 50 percent of AMI are those households most at risk of housing cost burdens. Although the percentage of very low income households is bound to be higher in cities where other services are available, the numbers do indicate a broad need for affordable housing throughout the county as very low income households reside in every municipality.

Table 3.1 Household Income: Distribution of Household Income by Municipality

	Median Household Income	Households with 0-30% AMI (percent)	Households with 30-50% AMI (percent)	Households with 50-80% AMI (percent)	Households with 80-100% AMI (percent)	Households with more than 100% AMI (percent)
DANE COUNTY (Total)	$60,519	12.0%	11.0%	17.1%	11.7%	48.3%
CITIES:						
Fitchburg	$63,050	9.5%	10.8%	18.9%	11.1%	49.7%
Madison	$52,550	16.5%	12.2%	17.5%	11.2%	42.6%
Middleton	$60,243	7.3%	11.9%	20.0%	10.4%	50.5%
Monona	$52,204	14.6%	11.9%	16.5%	15.6%	41.4%
Stoughton	$61,235	8.7%	14.5%	19.3%	12.1%	45.4%
Sun Prairie	$65,652	8.3%	10.6%	15.8%	14.0%	51.3%
Verona	$78,456	6.3%	8.0%	14.4%	10.2%	61.1%
Cities Averages		**14.2%**	**11.9%**	**17.6%**	**11.5%**	**44.8%**
VILLAGES:						
Belleville	$60,263	5.6%	13.7%	16.1%	17.4%	47.2%
Black Earth	$58,306	10.2%	10.2%	20.4%	17.6%	41.7%
Blue Mounds	$54,375	12.3%	14.0%	17.5%	14.0%	42.1%
Brooklyn	$68,750	9.3%	3.7%	18.5%	13.0%	55.6%
Cambridge	$63,466	8.3%	11.9%	16.5%	15.6%	47.7%
Cottage Grove	$75,833	8.3%	6.1%	14.6%	11.6%	59.3%
Cross Plains	$66,615	10.3%	8.1%	12.8%	22.3%	46.5%
Dane	$80,357	1.1%	14.5%	11.9%	11.9%	60.7%
Deerfield	$64,861	9.6%	10.3%	14.1%	16.0%	50.0%
DeForest	$68,786	2.9%	7.4%	25.6%	11.4%	52.6%
McFarland	$73,814	4.9%	6.9%	13.4%	12.1%	62.6%
Maple Bluff	$138,750	4.5%	7.3%	7.3%	4.5%	76.4%
Marshall	$53,457	9.0%	11.3%	21.3%	25.0%	33.3%
Mazomanie	$54,514	10.5%	12.3%	21.9%	15.8%	39.5%
Mount Horeb	$60,764	8.1%	10.0%	22.8%	11.9%	47.2%
Oregon	$79,517	7.7%	5.7%	16.9%	7.0%	62.7%
Rockdale	$53,929	4.8%	4.8%	36.1%	12.0%	42.2%
Shorewood Hills	$131,848	11.8%	8.8%	32.4%	23.5%	23.5%
Waunakee	$80,166	4.2%	8.8%	16.0%	12.2%	58.8%
Villages Averages		**6.6%**	**8.4%**	**17.9%**	**13.0%**	**54.1%**

Source: HUD-CHAS special tabulations based on 2006-2010 American Community Survey (ACS).

Table 3.1 (continued) Household Income: Distribution of Household Income by Municipality

	Median Household Income	Households with 0-30% AMI (percent)	Households with 30-50% AMI (percent)	Households with 50-80% AMI (percent)	Households with 80-100% AMI (percent)	Households with more than 100% AMI (percent)
DANE COUNTY (Total)	$60,519	12.0%	11.0%	17.1%	11.7%	48.3%
TOWNS:						
Albion	$59,571	9.7%	13.6%	19.5%	11.0%	46.1%
Berry	$80,982	0.8%	6.3%	13.6%	16.7%	62.6%
Black Earth	$73,750	5.0%	10.0%	7.5%	15.0%	62.5%
Blooming Grove	$53,775	6.3%	9.4%	25.2%	17.6%	41.5%
Blue Mounds	$75,302	8.0%	4.5%	15.9%	12.5%	59.1%
Bristol	$93,229	2.5%	4.6%	7.9%	11.3%	73.6%
Burke	$66,673	2.5%	7.4%	21.8%	16.0%	52.3%
Christiana	$57,500	6.9%	10.8%	22.5%	15.7%	44.1%
Cottage Grove	$85,581	1.7%	7.3%	9.6%	11.6%	69.9%
Cross Plains	$94,145	5.2%	4.3%	7.8%	12.1%	70.7%
Dane	$80,625	2.7%	8.1%	18.9%	10.8%	59.5%
Deerfield	$86,944	4.2%	2.1%	13.7%	12.6%	67.4%
Dunkirk	$66,957	8.6%	9.2%	14.7%	14.1%	53.4%
Dunn	$72,480	2.4%	7.2%	18.3%	9.4%	62.7%
Madison	$29,766	23.8%	28.3%	21.2%	7.7%	19.0%
Mazomanie	$76,250	3.7%	7.3%	15.9%	13.4%	59.8%
Medina	$88,594	5.2%	8.2%	9.3%	12.4%	64.9%
Middleton	$113,942	2.3%	2.9%	6.5%	10.4%	77.9%
Montrose	$75,357	6.5%	6.5%	14.3%	15.6%	57.1%
Oregon	$99,167	2.6%	4.4%	8.7%	9.6%	74.7%
Perry	$67,500	5.7%	3.8%	22.6%	13.2%	54.7%
Pleasant Springs	$84,563	2.7%	4.4%	12.0%	10.2%	70.7%
Primrose	$65,417	3.5%	5.3%	21.1%	19.3%	50.9%
Roxbury	$76,458	3.2%	11.3%	13.7%	12.9%	58.9%
Rutland	$75,375	2.5%	6.3%	13.8%	19.4%	58.1%
Springdale	$87,303	2.9%	10.3%	10.3%	9.6%	66.9%
Springfield	$96,553	4.3%	6.5%	7.5%	10.8%	71.0%
Sun Prairie	$70,438	6.3%	11.9%	13.8%	16.4%	51.6%
Vermont	$78,456	7.0%	3.5%	14.0%	17.5%	57.9%
Verona	$100,750	6.0%	5.3%	14.0%	4.7%	70.0%
Vienna	$81,528	4.5%	7.2%	13.5%	9.9%	64.9%
Westport	$82,008	6.2%	10.8%	10.8%	7.6%	64.6%
Windsor	$73,103	9.7%	7.5%	15.7%	8.8%	58.3%
York	$67,813	4.2%	14.6%	10.4%	22.9%	47.9%
Towns Averages		**6.4%**	**9.2%**	**14.3%**	**11.4%**	**58.6%**

Source: HUD-CHAS special tabulations based on 2006-2010 American Community Survey (ACS).

Table highlights: - distribution of incomes shows high variability across municipalities; lower income households (below 50 percent AMI) more concentrated in cities; below-50-percent-AMI households highest concentrations in Madison, Fitchburg and Monona; highest median incomes in villages of Maple Bluff and Shorewood Hills and town of Middleton.

Table 3.2 identifies the relative distribution of those households more likely to be at risk for housing un-affordability or to need affordable housing services. The various measures of potential need include households at or below the federal poverty line (FPL), and households at 30 and 50 percent of median income. Rather than reporting the raw numbers, Table 3.2 indicates each municipality's percent of the county's overall population in each category. The relative balance of lower-income households across communities is one reflection of the availability of a range of housing types, sizes and prices to provide the range of housing choices that meet the needs of all types of households. The type of analysis in Table 3.2 is used in other states to examine what is called "regional balance" or "fair share." (The data in this table will be used in "Scenario 1" reported in section 10.

Table 3.2 Household Income: Relative Distribution of Lower-Income Households, by Municipality

	Percent of County's Population	Percent of County's Persons in Poverty	Percent of County's Households below 30% AMI	Percent of County's Renter Households below 30% AMI	Percent of County's Households below 50% AMI	Percent of County's Renter Households below 50% AMI
CITIES:						
Fitchburg	5.12%	4.56%	3.80%	4.23%	4.23%	4.64%
Madison	47.98%	72.88%	68.80%	73.86%	62.36%	68.23%
Middleton	3.59%	1.60%	2.40%	2.20%	3.29%	3.20%
Monona	1.59%	1.18%	2.40%	2.41%	2.27%	2.13%
Stoughton	2.64%	2.15%	1.89%	1.84%	2.63%	2.53%
Sun Prairie	5.82%	3.81%	3.85%	3.35%	4.58%	4.49%
Verona	2.10%	0.46%	1.04%	1.06%	1.24%	1.29%
Cities Total	**68.84%**	**86.66%**	**84.19%**	**88.95%**	**80.60%**	**86.51%**
VILLAGES:						
Belleville	0.39%	0.12%	0.19%	0.13%	0.34%	0.25%
Black Earth	0.26%	0.08%	0.23%	0.10%	0.24%	0.12%
Blue Mounds	0.15%	0.04%	0.15%	0.00%	0.17%	0.03%
Brooklyn	0.15%	0.08%	0.11%	0.05%	0.08%	0.03%
Cambridge	0.26%	0.10%	0.19%	0.13%	0.24%	0.19%
Cottage Grove	1.22%	0.40%	0.70%	0.52%	0.63%	0.55%
Cross Plains	0.73%	0.45%	0.60%	0.44%	0.55%	0.46%
Dane	0.25%	0.05%	0.02%	0.00%	0.13%	0.06%
Deerfield	0.43%	0.25%	0.32%	0.29%	0.34%	0.30%
DeForest	1.81%	0.49%	0.40%	1.50%	0.74%	1.23%
McFarland	1.59%	0.53%	0.64%	0.62%	0.80%	0.84%
Maple Bluff	0.28%	0.06%	0.11%	0.05%	0.14%	0.10%
Marshall	0.79%	0.28%	0.57%	0.16%	0.68%	0.22%
Mazomanie	0.31%	0.17%	0.26%	0.26%	0.29%	0.21%
Mount Horeb	1.42%	0.87%	0.94%	0.54%	1.09%	0.78%
Oregon	1.87%	0.86%	1.15%	0.99%	1.04%	0.93%
Rockdale	0.05%	0.03%	0.02%	0.00%	0.02%	0.01%
Shorewood Hills	0.33%	0.06%	0.09%	0.02%	0.08%	0.02%
Waunakee	2.42%	0.79%	0.77%	0.26%	1.23%	0.93%
Villages Total	**14.72%**	**5.70%**	**7.43%**	**6.06%**	**8.83%**	**7.28%**

Source: HUD-CHAS special tabulations based on 2006-2010 American Community Survey (ACS).

Table 3.2 (continued) Household Income: Relative Distribution of Lower-Income Households, by Municipality

	Percent of County's Population	Percent of County's Persons in Poverty	Percent of County's Households below 30% AMI	Percent of County's Renter Households below 30% AMI	Percent of County's Households below 50% AMI	Percent of County's Renter Households below 50% AMI
TOWNS:						
Albion	0.43%	0.23%	0.32%	0.10%	0.40%	0.13%
Berry	0.25%	0.02%	0.02%	0.00%	0.08%	0.01%
Black Earth	0.11%	0.04%	0.04%	0.05%	0.07%	0.04%
Blooming Grove	0.36%	0.22%	0.21%	0.08%	0.28%	0.16%
Blue Mounds	0.25%	0.08%	0.15%	0.10%	0.12%	0.10%
Bristol	0.75%	0.21%	0.13%	0.00%	0.19%	0.00%
Burke	0.67%	0.16%	0.13%	0.26%	0.27%	0.31%
Christiana	0.28%	0.16%	0.15%	0.02%	0.20%	0.04%
Cottage Grove	0.81%	0.04%	0.11%	0.00%	0.30%	0.03%
Cross Plains	0.34%	0.09%	0.13%	0.02%	0.12%	0.02%
Dane	0.22%	0.03%	0.04%	0.02%	0.09%	0.09%
Deerfield	0.29%	0.10%	0.09%	0.02%	0.07%	0.01%
Dunkirk	0.42%	0.43%	0.30%	0.29%	0.32%	0.22%
Dunn	1.05%	0.05%	0.21%	0.00%	0.44%	0.18%
Madison	1.32%	2.95%	2.91%	3.09%	3.32%	3.14%
Mazomanie	0.24%	0.08%	0.06%	0.02%	0.10%	0.02%
Medina	0.30%	0.04%	0.11%	0.02%	0.14%	0.06%
Middleton	1.18%	0.13%	0.19%	0.05%	0.22%	0.15%
Montrose	0.20%	0.07%	0.11%	0.10%	0.11%	0.09%
Oregon	0.66%	0.28%	0.13%	0.08%	0.18%	0.04%
Perry	0.14%	0.06%	0.06%	0.02%	0.06%	0.02%
Pleasant Springs	0.66%	0.17%	0.13%	0.00%	0.18%	0.00%
Primrose	0.15%	0.06%	0.04%	0.02%	0.06%	0.04%
Roxbury	0.35%	0.06%	0.09%	0.02%	0.20%	0.06%
Rutland	0.42%	0.08%	0.09%	0.02%	0.16%	0.04%
Springdale	0.40%	0.05%	0.09%	0.05%	0.20%	0.07%
Springfield	0.57%	0.09%	0.17%	0.02%	0.22%	0.10%
Sun Prairie	0.48%	0.35%	0.21%	0.00%	0.32%	0.07%
Vermont	0.15%	0.05%	0.09%	0.05%	0.07%	0.03%
Verona	0.42%	0.07%	0.19%	0.13%	0.19%	0.09%
Vienna	0.31%	0.07%	0.11%	0.05%	0.14%	0.07%
Westport	0.82%	0.18%	0.47%	0.44%	0.66%	0.52%
Windsor	1.29%	0.87%	0.96%	0.88%	0.89%	0.78%
York	0.15%	0.08%	0.04%	0.00%	0.10%	0.07%
Towns Total	**16.43%**	**7.64%**	**8.24%**	**6.04%**	**10.45%**	**6.87%**

Source: HUD-CHAS special tabulations based on 2006-2010 American Community Survey (ACS).

Table highlights: - the cities collectively have about 69 percent of the county population, but provide housing for 87 percent of the county's poor and 89 percent of the county's extremely low income (below 30 percent AMI) rental households; - Madison has less than 48 percent of the county's population but itself houses 73 percent of the county's poor and 73 percent of the county's extremely low income renter households and 68 percent of the county's very low income renter households.

4. Housing costs.

For many households, the cost of housing is the single largest component of their household budget. Everyone is acutely aware of housing costs through monthly rent or mortgage payments. News media regularly report a range of "housing price" indices. But it is important to be precise and careful when talking about housing "costs."

Housing in Dane County is comparatively more expensive than housing in other parts of the Midwest and the US. This reflects both the higher quality of life and the lower rates of unemployment in our area. Construction costs in Madison are at about the national average.[4]

According to the most recent sales data from the National Association of Realtors for the end of 2013, the median sales price of an existing single-family home in the Madison MSA (metropolitan statistical area) was $218,500. This makes the Madison MSA the 37th most expensive metro for median house prices out of 172 in their survey.

According to my own analysis of the most recent census data,[5] the Madison area MSA's median gross rent of $850 is the 107th most expensive metro rental market out of 366.

However, unlike many coastal metros where land available for development of housing is low, the relatively high housing costs in Dane County area more reflective of economic fundamentals (incomes, land costs, construction costs, etc.) rather than artificial supply restraints.[6]

Median house price and median rents data may, however, be misleading because these do not adjust for quality or size of the housing unit. Since new housing is more likely to be at the higher end of its category, the median rent or median house price can increase even though the average renter or homeowner does not face increased costs. Instead, increases in median prices often reflect larger or more expensive homes being built. Therefore, the two data sources used here to measure real housing costs are ones that adjust for size and quality.

The Federal Housing Finance Agency (FHFA) publishes a "constant-quality" House Price Index (HPI) which is the most widely used measure of true housing prices (for ownership units) around. Figure 4.1 shows the constant-quality house price indices for the Madison area MSA, compared to the State of Wisconsin, and the US overall. The index is scaled to be equal to a value of 100 in 1995.

The chart shows that from 1995 until about 2008/2009, Madison area house prices moved virtually the same with house prices in Wisconsin overall. Neither Madison nor Wisconsin experienced the drastic upswing in house prices during the "bubble" of 2003 through 2007, but also did not experience as sharp a decline in house prices after 2007. Differences between Madison and the state of Wisconsin from 2009 forward most likely represent continued house price weakness in the rest of the state, rather than any acceleration of house prices in Dane County. However, there is concern

---

[4] In the 2011 report by R.S. Means, Madison area residential constructions costs were at 98 percent of the national average.

[5] 2012 1-year Census ACS.

[6] See the report by Prof. Paulsen to the Capital Area Regional Planning Commission: "Evaluation of CARPC's Policies on Housing Prices in Dane County."

that vacancy rates for both owner-occupied and rental units in Dane County is sufficiently low that housing costs may accelerate unless additional supply can be produced.

Figure 4.1

Madison MSA Constant-Quality House Price Index, (1995 QI = 100)
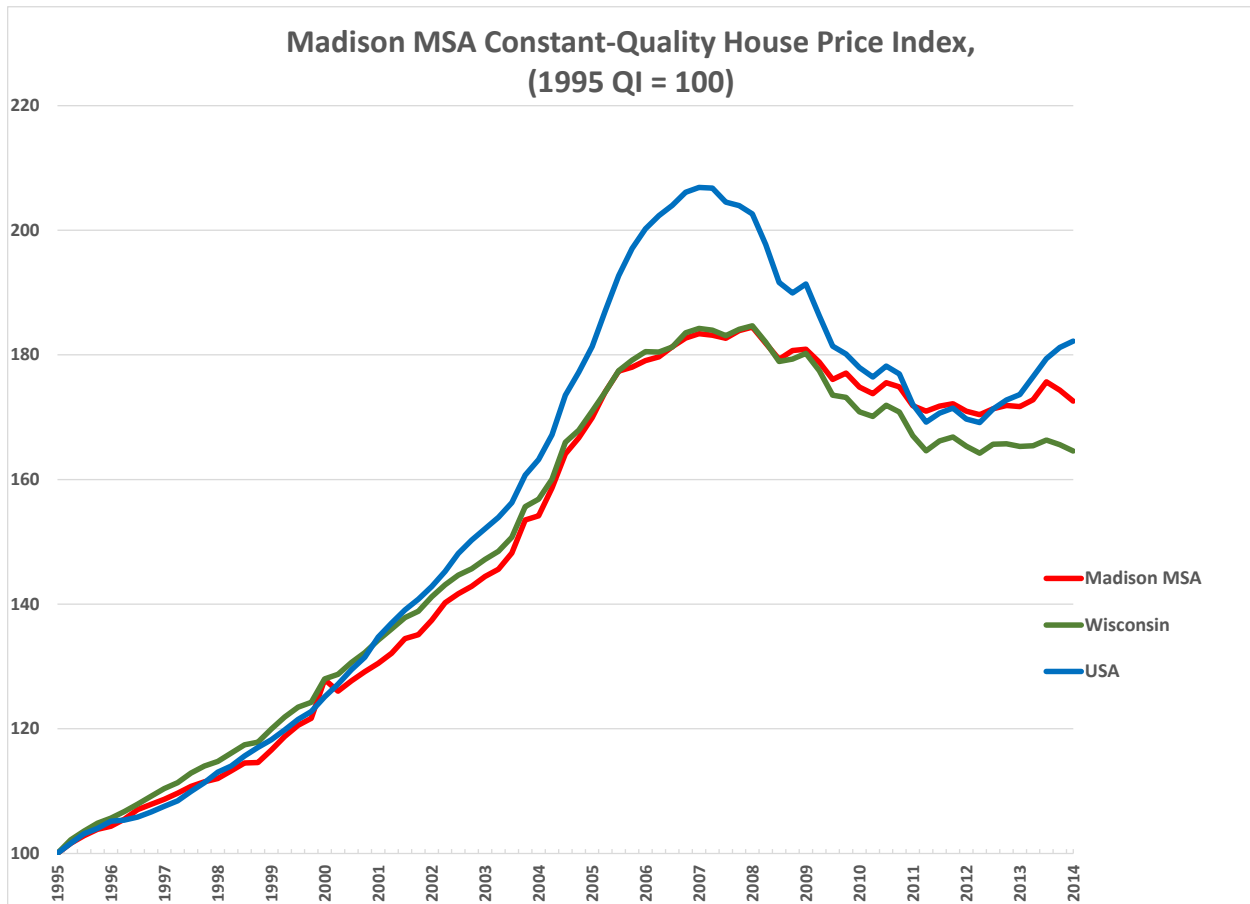
Census figures of "median gross rent" can likewise be misleading, because they do not adjust for unit size and quality. Increases may reflect higher end rental units being built which do not affect the ability of the average household to acquire affordable rental housing. As a better source, we present data from HUD which calculates the "fair market rent" every year for areas, in this case for Dane County. While the "fair market rent" is produced for payment under the Section 8 voucher program, the data are also useful for representing real changes in rental market conditions because of how they are calculated. The fair market rent is calculated as that 2-bedroom unit which rents at the 40th percentile of 2-bedroom units in the area rental market. It thus adjusts partially for rental unit size and is a better reflection of the true housing conditions faced by households.

Table 4.1 presents HUDs Fair Market Rents for 2-bedroom units in Dane County from 1990 through 2014, both in nominal dollar amounts and adjusted for inflation. The data show that, in inflation adjusted terms, rents in Dane County have only increased 6.3 percent in 24 years. In fact, the fair market rent in inflation-adjusted dollars is $9 less in 2014 than in 2011.

16

Table 4.1 Dane County, "Fair Market Rent" (2-Bedroom unit)

	1990	1995	2000	2005	2010	2011	2012	2013	2014	Change 1990-2014	Change 2000-2014
Fair Market Rent (nominal)	$474	$603	$667	$746	$899	$877	$867	$889	$898	89.5%	34.6%
Fair Market Rent (in 2010$)	$791	$863	$844	$833	$899	$850	$823	$832	$841	6.3%	-0.4%

Source: HUD, Office of Policy Development and Research.
Note: Fair Market Rent is HUD's estimate of the 40th percentile gross rent (contract rent + utilities), adjusted for unit size (numebr of bedrooms).
Note: Adjustment for inflation to 2010$ utilizes the Consumer Price Index for all urban consumers, CPI-U

These constant-quality house price indices and the fair market rent data are the best historically consistent measures of housing cost changes, and present an overall picture of housing costs in Dane County. However, these measures are not available at the municipal level. Therefore, the data which is available – standard census of median house value and median contract rent -- are reported in Table 4.2.

Table 4.2 Housing Costs: Median House Prices and Rents, by Municipality

	Median Value of Owner-Occupied Housing	Median Contract Rent (all rented units)
DANE COUNTY (Total)	$230,800	$747
CITIES:		
Fitchburg	$270,800	$729
Madison	$220,200	$768
Middleton	$262,900	$720
Monona	$213,100	$622
Stoughton	$191,800	$660
Sun Prairie	$213,400	$760
Verona	$253,600	$795
VILLAGES:		
Belleville	$173,200	$594
Black Earth	$173,500	$566
Blue Mounds	$155,700	$632
Brooklyn	$186,000	$1,031
Cambridge	$177,600	$609
Cottage Grove	$251,900	$954
Cross Plains	$235,800	$694
Dane	$217,300	$680
Deerfield	$183,000	$666
DeForest	$193,700	$753
McFarland	$230,000	$663
Maple Bluff	$482,400	$698
Marshall	$169,800	$668
Mazomanie	$179,800	$648
Mount Horeb	$230,700	$640
Oregon	$225,800	$692
Rockdale	$177,500	$625
Shorewood Hills	$548,100	$1,338
Waunakee	$307,500	$727

Source: HUD-CHAS special tabulations based on 2006-2010 American Community Survey (ACS).

Table 4.2 (continued) Housing Costs: Median House Prices and Rents

	Median Value of Owner-Occupied Housing	Median Contract Rent
DANE COUNTY (Total)	$230,800	$747
TOWNS:		
Albion	$210,500	$610
Berry	$291,100	$825
Black Earth	$314,000	$630
Blooming Grove	$210,000	$625
Blue Mounds	$335,700	$1,066
Bristol	$289,400	$606
Burke	$244,400	$873
Christiana	$245,300	$663
Cottage Grove	$236,800	$904
Cross Plains	$369,600	$725
Dane	$289,000	$605
Deerfield	$273,100	$725
Dunkirk	$227,400	$724
Dunn	$286,200	$697
Madison	$142,700	$590
Mazomanie	$244,600	$671
Medina	$267,900	$925
Middleton	$401,500	$973
Montrose	$246,600	$610
Oregon	$287,400	**
Perry	$279,500	$750
Pleasant Springs	$258,100	$1,064
Primrose	$326,300	$843
Roxbury	$264,800	$725
Rutland	$270,200	$628
Springdale	$373,800	$860
Springfield	$343,900	$805
Sun Prairie	$239,000	$808
Vermont	$388,100	$608
Verona	$374,300	$734
Vienna	$275,000	$729
Westport	$293,100	$684
Windsor	$233,200	$760
York	$285,100	$520

Source: HUD-CHAS special tabulations based on 2006-2010 American Community Survey (ACS).
** data missing. HUD reports the median rent at $99, which is obviously not correct.

Table highlights: - highest median house prices in Shorewood Hills, Maple Bluff, and Town of Middleton; - high median rent values in towns represents rented single-family homes rather than apartments; - lowest median rents in Town of York, and villages of Black Earth and Belleville.

5. Housing supply.

A general principle of housing economics is that when housing demand increases (new households or increases in income) or when housing prices are higher than construction costs, developers respond by building more housing units. Developers' ability to produce a range of housing units of various sizes, types, and prices is influenced by the availability of developable land with urban services available and by the various zoning and land development policies of municipalities.

In this section, we examine the housing supply (housing stock) for each of Dane County's municipalities, with information on the growth of the housing stock from 2000-2010, the composition of the housing stock by housing type, followed by specific information on the ownership and rental stock of each municipality.

From 2000 to 2010, Dane County added over 32,000 net new housing units, a 10-year growth rate of over 18 percent. Table 5.1 shows the housing unit growth in each of Dane County's municipalities from 2000 to 2010. The fastest rates of growth were seen in the communities of Verona and Sun Prairie (cities) and Blue Mounds and Black Earth (towns). Only 49 percent of the new housing units in the county were single-family detached units. This robust housing supply response which produced a variety of housing units (not just detached housing) is one of the reasons housing costs in Dane County have not risen as rapidly as in other parts of the country.

Table 5.1 Housing Supply: New Housing Units Built, 2000-2010

	Total Housing Units: 2000	Total Housing Units: 2010	New Housing Units Added (2000-2010)	Housing Growth Rate (2000-2010)	New Single-Family Detached Units (2000-2010)	Percent of New Units (2000-2010) Single-Family Detached
DANE COUNTY (Total)	180,385	213,140	32,755	18.2%	16,045	49.0%
CITIES:						
Fitchburg	8,662	10,631	1,969	22.7%	861	43.7%
Madison	92,353	107,523	15,170	16.4%	5,434	35.8%
Middleton	7,327	8,727	1,400	19.1%	469	33.5%
Monona	3,937	4,261	324	8.2%	126	38.9%
Stoughton	4,920	5,403	483	9.8%	29	6.0%
Sun Prairie	8,115	11,674	3,559	43.9%	1,645	46.2%
Verona	2,651	4,122	1,471	55.5%	778	52.9%
Cities Total/Averages	**127,965**	**152,341**	**24,376**	**19.0%**	**9,342**	**38.3%**
VILLAGES:						
Belleville	733	822	89	12.1%	50	56.2%
Black Earth	533	582	49	9.2%	60	100%*
Blue Mounds	304	305	**	**	**	**
Brooklyn	184	282	98	53.3%	84	85.7%
Cambridge	449	581	132	29.4%	97	73.5%
Cottage Grove	1,447	2,060	613	42.4%	466	76.0%
Cross Plains	1,222	1,445	223	18.2%	192	86.1%
Dane	293	391	98	33.4%	93	94.9%
Deerfield	770	791	21	2.7%	38	100%*
DeForest	2,725	3,325	600	22.0%	275	45.8%
McFarland	2,477	3,158	681	27.5%	533	78.3%
Maple Bluff	557	596	39	7.0%	**	**
Marshall	1,313	1,660	347	26.4%	275	79.3%
Mazomanie	619	622	**	**	**	**
Mount Horeb	2,315	2,868	553	23.9%	458	82.8%
Oregon	2,915	3,665	750	25.7%	397	52.9%
Rockdale	95	101	6	6.3%	10	100%*
Shorewood Hills	696	644	**	**	**	84.6%
Waunakee	3,271	4,502	1,231	37.6%	1,068	86.8%
Villages Total/Averages	**22,918**	**28,400**	**5,482**	**23.9%**	**4,096**	**74.7%**

Source: US Census, American Community Surveym 2006-2010 data and 2000 SF3 data.

* percentages greater than 100 have been rounded down. ** negative numbers or numbers within the margin of error are not reported to avoid confusion.

Table 5.1 (contined) Housing Supply: New Housing Units Built, 2000-2010

	Total Housing Units: 2000	Total Housing Units: 2010	New Housing Units Added (2000-2010)	Housing Growth Rate (2000-2010)	New Single-Family Detached Units (2000-2010)	Percent of New Units (2000-2010) Single-Family Detached
DANE COUNTY (Total)	180,385	213,140	32,755	18.2%	16,045	49.0%
TOWNS:						
Albion	879	945	66	7.5%	65	98.5%
Berry	428	532	104	24.3%	106	100%*
Black Earth	151	208	57	37.7%	44	77.2%
Blooming Grove	792	818	26	3.3%	**	**
Blue Mounds	294	449	155	52.7%	106	68.4%
Bristol	956	1,305	349	36.5%	238	68.2%
Burke	1,203	1,394	191	15.9%	147	77.0%
Christiana	480	521	41	8.5%	46	100%*
Cottage Grove	1,348	1,538	190	14.1%	173	91.1%
Cross Plains	515	592	77	15.0%	107	100%*
Dane	334	381	47	14.1%	43	91.5%
Deerfield	486	515	29	6.0%	23	79.3%
Dunkirk	738	835	97	13.1%	50	51.5%
Dunn	2,266	2,355	89	3.9%	80	89.9%
Madison	3,478	3,396	**	**	**	**
Mazomanie	480	465	**	**	**	**
Medina	445	492	47	10.6%	34	72.3%
Middleton	1,608	1,957	349	21.7%	337	96.6%
Montrose	447	397	**	**	**	**
Oregon	1,063	1,160	97	9.1%	121	100%*
Perry	270	288	18	6.7%	25	100%*
Pleasant Springs	1,230	1,290	60	4.9%	51	85.0%
Primrose	247	305	58	23.5%	60	100%*
Roxbury	648	691	43	6.6%	32	74.4%
Rutland	700	819	119	17.0%	121	100%*
Springdale	584	715	131	22.4%	130	99.2%
Springfield	1,013	931	**	**	**	**
Sun Prairie	866	817	**	**	**	**
Vermont	302	332	30	9.9%	38	100%*
Verona	804	773	**	**	**	**
Vienna	469	560	91	19.4%	91	100%*
Westport	1,753	2,026	273	15.6%	223	81.7%
Windsor	1,957	2,339	382	19.5%	36	9.4%
York	268	258	**	**	**	**
Towns Total/Averages	**29,502**	**32,399**	**2,897**	**9.8%**	**2,527**	**87.2%**

Source: US Census, American Community Surveym 2006-2010 data and 2000 SF3 data.

* percentages greater than 100 have been rounded down. ** negative numbers or numbers within the margin of error are not reported to avoid confusion.

Table highlights: - less than 40 percent of new housing units constructed in the cities are single-family, detached; 91 percent of net new housing units in county (2000-2010) were built in incorporated areas (cities and villages); nearly half of the county's net new housing units were added in the City of Madison; fastest average growth rate was in the villages.

Households of different sizes and income levels will have demands for different types and sizes of housing. The availability of different housing types across the various communities within Dane County is important for households' ability to find affordable housing, and not all housing types are available across the county. Table 5.2 shows the composition of the housing stock within each

municipality.[7] For simplicity of presentation, housing units are collapsed into a small number of categories: 1-unit detached housing, 1-unit attached housing (such as row houses or town houses), 2-4 unit houses, and multifamily housing (5 or more units in structure). Further, 1-unit attached and 2-4 units in structure are combined in some of the analyses. These data describe the physical characteristics of the housing units, not the tenure of the households (ownership or rental.) For example, condominiums can be "ownership" units but in multifamily (5+ units) structures.

Table 5.2 Housing Supply: Housing Stock (units in structure), by Municipality

	1-unit, detached	1-unit, attached	2-4 units	Multi-family (5+ units)	Percent 1-unit detached	Percent 1-attached to 4-units	Percent Multi-family (5+ units)
DANE COUNTY (Total)	114,701	16,706	21,694	59,995	53.8%	18.0%	28.2%
CITIES:							
Fitchburg	4,474	1,037	697	4,423	42.1%	16.3%	41.6%
Madison	46,472	7,187	13,789	40,039	43.2%	19.5%	37.3%
Middleton	3,694	781	719	3,533	42.3%	17.2%	40.5%
Monona	2,493	91	206	1,471	58.5%	7.0%	34.5%
Stoughton	2,985	555	788	1,075	55.2%	24.9%	19.9%
Sun Prairie	6,016	1,804	1,353	2,501	51.5%	27.0%	21.4%
Verona	2,470	625	232	795	59.9%	20.8%	19.3%
Cities Total/Averages	**68,604**	**12,080**	**17,784**	**53,837**	**45.0%**	**19.6%**	**35.3%**
VILLAGES:							
Belleville	582	94	77	69	70.8%	20.8%	8.4%
Black Earth	456	24	66	36	78.4%	15.5%	6.2%
Blue Mounds	287	0	15	3	94.1%	4.9%	1.0%
Brooklyn	241	35	6	0	85.5%	14.5%	0.0%
Cambridge	368	115	83	15	63.3%	34.1%	2.6%
Cottage Grove	1,384	386	200	90	67.2%	28.4%	4.4%
Cross Plains	967	44	119	315	66.9%	11.3%	21.8%
Dane	296	48	31	16	75.7%	20.2%	4.1%
Deerfield	582	87	82	40	73.6%	21.4%	5.1%
DeForest	1,937	578	491	319	58.3%	32.2%	9.6%
McFarland	2,287	293	186	392	72.4%	15.2%	12.4%
Maple Bluff	541	9	0	46	90.8%	1.5%	7.7%
Marshall	1,284	140	86	150	77.3%	13.6%	9.0%
Mazomanie	478	31	54	59	76.8%	13.7%	9.5%
Mount Horeb	1,829	227	473	339	63.8%	24.4%	11.8%
Oregon	2,372	560	247	486	64.7%	22.0%	13.3%
Rockdale	84	7	8	2	83.2%	14.9%	2.0%
Shorewood Hills	615	8	0	21	95.5%	1.2%	3.3%
Waunakee	3,054	437	295	716	67.8%	16.3%	15.9%
Villages Total/Averages	**19,644**	**3,123**	**2,519**	**3,114**	**69.2%**	**19.9%**	**11.0%**

Source: HUD-CHAS special tabulations based on 2006-2010 American Community Survey (ACS).

---

[7] The Census variable used to analyze the physical housing stock is "units in structure."

Table 5.2 (contined) Housing Supply: Housing Stock (units in structure), by Municipality

	1-unit, detached	1-unit, attached	2-4 units	Multi-family (5+ units)	Percent 1-unit detached	Percent 1-attached to 4-units	Percent Multi-family (5+ units)
DANE COUNTY (Total)	114,701	16,706	21,694	59,995	53.8%	18.0%	28.2%
TOWNS:							
Albion	898	0	31	16	95.0%	3.3%	1.7%
Berry	523	6	0	0	98.9%	1.1%	0.0%
Black Earth	197	0	11	0	94.7%	5.3%	0.0%
Blooming Grove	578	68	92	80	70.7%	19.6%	9.8%
Blue Mounds	393	44	4	8	87.5%	10.7%	1.8%
Bristol	1,171	76	58	0	89.7%	10.3%	0.0%
Burke	1,112	30	53	199	79.8%	6.0%	14.3%
Christiana	501	6	14	0	96.2%	3.8%	0.0%
Cottage Grove	1,425	23	79	11	92.7%	6.6%	0.7%
Cross Plains	586	3	3	0	99.0%	1.0%	0.0%
Dane	364	6	11	0	95.5%	4.5%	0.0%
Deerfield	477	3	35	0	92.6%	7.4%	0.0%
Dunkirk	740	15	43	37	88.6%	6.9%	4.4%
Dunn	2,080	141	80	54	88.3%	9.4%	2.3%
Madison	916	262	399	1,819	27.0%	19.5%	53.6%
Mazomanie	455	7	3	0	97.8%	2.2%	0.0%
Medina	469	17	6	0	95.3%	4.7%	0.0%
Middleton	1,762	20	69	106	90.0%	4.5%	5.4%
Montrose	362	3	16	11	92.3%	4.8%	2.8%
Oregon	1,144	16	0	0	98.6%	1.4%	0.0%
Perry	285	0	3	0	99.0%	1.0%	0.0%
Pleasant Springs	1,262	12	16	0	97.8%	2.2%	0.0%
Primrose	295	0	10	0	96.7%	3.3%	0.0%
Roxbury	684	3	4	0	99.0%	1.0%	0.0%
Rutland	808	5	6	0	98.7%	1.3%	0.0%
Springdale	679	11	25	0	95.0%	5.0%	0.0%
Springfield	883	35	13	0	94.8%	5.2%	0.0%
Sun Prairie	702	74	41	0	85.9%	14.1%	0.0%
Vermont	332	0	0	0	100.0%	0.0%	0.0%
Verona	701	17	41	14	90.7%	7.5%	1.8%
Vienna	522	18	20	0	93.2%	6.8%	0.0%
Westport	1,239	271	82	434	61.2%	17.4%	21.4%
Windsor	1,660	311	113	255	71.0%	18.1%	10.9%
York	248	0	10	0	96.1%	3.9%	0.0%
Towns Total/Averages	**26,453**	**1,503**	**1,391**	**3,044**	**81.7%**	**8.9%**	**9.4%**

Source: HUD-CHAS special tabulations based on 2006-2010 American Community Survey (ACS).

Table highlights: the three cities with the most units of multifamily housing (Madison, Fitchburg, and Middleton) together have 80 percent of the county's multifamily stock; a very limited supply of multifamily dwellings in villages.

In the next tables, we present information on the different composition of the ownership-housing stock and the rental-housing stock. Not all of the ownership stock is single-family detached housing, nor is all of the rental stock in multifamily buildings.

Table 5.3 first shows the composition of the ownership housing stock by municipality, indicating the percentage of ownership units in each type of structure. When it comes to providing affordable

options for homeownership, smaller units such as townhouses or duplexes may play an important role, as only 83 percent of the county's ownership-housing stock is in detached housing units.

Table 5.3 Housing Supply: Owner-occupied Housing Stock (units in structure), by Municipality

	Homeownership Rate	% Owner-occupied units 1-unit, detached	% Owner-occupied units 1-unit, attached	% Owner-occupied units, 2-4 units	% Owner-occupied units, 5+ units	% Owner-occupied units, other (mobile home, RV, etc.)
DANE COUNTY (Total)	62%	83.6%	8.2%	2.7%	4.1%	1.3%
CITIES:						
Fitchburg	53%	81.6%	12.9%	1.0%	4.5%	0.0%
Madison	52%	80.5%	8.0%	3.4%	6.8%	1.2%
Middleton	61%	72.0%	13.3%	5.7%	8.2%	0.8%
Monona	61%	91.3%	1.2%	1.1%	5.4%	1.1%
Stoughton	66%	81.4%	10.1%	7.2%	1.3%	0.0%
Sun Prairie	64%	79.6%	16.0%	3.8%	0.6%	0.0%
Verona	74%	81.2%	13.8%	1.4%	3.6%	0.0%
Cities Total/Averages	**62%**	**80.4%**	**9.5%**	**3.5%**	**5.8%**	**0.9%**
VILLAGES:						
Belleville	73%	89.1%	6.3%	2.9%	0.0%	1.7%
Black Earth	81%	93.4%	2.1%	4.6%	0.0%	0.0%
Blue Mounds	92%	60.8%	0.0%	0.0%	0.0%	39.2%
Brooklyn	92%	88.4%	10.4%	1.2%	0.0%	0.0%
Cambridge	81%	74.9%	21.3%	3.8%	0.0%	0.0%
Cottage Grove	76%	88.7%	9.3%	1.9%	0.0%	0.0%
Cross Plains	70%	92.4%	3.4%	0.9%	2.2%	1.0%
Dane	79%	94.0%	3.7%	2.3%	0.0%	0.0%
Deerfield	76%	92.4%	6.3%	1.4%	0.0%	0.0%
DeForest	75%	76.9%	19.6%	3.2%	0.3%	0.0%
McFarland	75%	90.2%	7.7%	2.2%	0.0%	0.0%
Maple Bluff	85%	98.5%	0.9%	0.0%	0.6%	0.0%
Marshall	83%	68.5%	5.3%	2.2%	0.0%	23.9%
Mazomanie	72%	95.4%	1.7%	2.9%	0.0%	0.0%
Mount Horeb	66%	93.5%	2.9%	0.7%	2.8%	0.0%
Oregon	76%	85.2%	11.5%	1.7%	1.6%	0.0%
Rockdale	78%	100.0%	0.0%	0.0%	0.0%	0.0%
Shorewood Hills	91%	96.7%	1.0%	0.0%	2.3%	0.0%
Waunakee	77%	89.5%	8.4%	0.2%	1.9%	0.0%
Villages Total/Averages	**79%**	**86.7%**	**8.6%**	**1.7%**	**1.0%**	**2.0%**

Source: HUD-CHAS special tabulations based on 2006-2010 American Community Survey (ACS).

Table 5.3 (continued) Housing Supply: Owner-occupied Housing Stock (units in structure), by Municipality

	Homeownership Rate	% Owner-occupied units 1-unit, detached	% Owner-occupied units 1-unit, attached	% Owner-occupied units, 2-4 units	% Owner-occupied units, 5+ units	% Owner-occupied units, other (mobile home, RV, etc.)
DANE COUNTY (Total)	62%	83.6%	8.2%	2.7%	4.1%	1.3%
TOWNS:						
Albion	85%	97.9%	0.0%	1.7%	0.0%	0.5%
Berry	93%	98.7%	0.7%	0.0%	0.0%	0.7%
Black Earth	86%	100.0%	0.0%	0.0%	0.0%	0.0%
Blooming Grove	73%	87.7%	10.1%	1.4%	0.5%	0.3%
Blue Mounds	71%	100.0%	0.0%	0.0%	0.0%	0.0%
Bristol	88%	98.5%	1.0%	0.0%	0.0%	0.5%
Burke	76%	96.6%	0.0%	1.0%	2.4%	0.0%
Christiana	82%	93.0%	1.4%	1.9%	0.0%	3.6%
Cottage Grove	91%	96.5%	1.7%	1.0%	0.8%	0.0%
Cross Plains	93%	99.4%	0.6%	0.0%	0.0%	0.0%
Dane	75%	96.8%	1.1%	1.1%	0.0%	1.1%
Deerfield	88%	97.9%	0.0%	2.1%	0.0%	0.0%
Dunkirk	81%	100.0%	0.0%	0.0%	0.0%	0.0%
Dunn	90%	85.7%	5.8%	1.7%	0.0%	6.8%
Madison	44%	43.0%	17.8%	6.3%	17.1%	15.8%
Mazomanie	91%	88.5%	0.8%	0.0%	0.0%	10.7%
Medina	89%	97.2%	0.7%	0.0%	0.0%	2.1%
Middleton	91%	98.4%	0.0%	1.6%	0.0%	0.0%
Montrose	83%	95.3%	0.9%	3.1%	0.0%	0.6%
Oregon	96%	98.0%	1.5%	0.0%	0.0%	0.5%
Perry	93%	97.2%	0.0%	0.0%	0.0%	2.8%
Pleasant Springs	93%	98.5%	0.6%	1.0%	0.0%	0.0%
Primrose	89%	98.0%	0.0%	1.2%	0.0%	0.8%
Roxbury	93%	95.2%	0.5%	0.0%	0.0%	4.3%
Rutland	92%	98.9%	0.7%	0.4%	0.0%	0.0%
Springdale	90%	95.2%	1.3%	3.5%	0.0%	0.0%
Springfield	89%	95.3%	2.1%	0.0%	0.0%	2.7%
Sun Prairie	85%	93.6%	3.2%	2.2%	0.0%	0.9%
Vermont	91%	100.0%	0.0%	0.0%	0.0%	0.0%
Verona	87%	95.9%	1.5%	2.6%	0.0%	0.0%
Vienna	87%	97.5%	1.2%	1.2%	0.0%	0.0%
Westport	74%	73.6%	17.3%	1.2%	7.9%	0.0%
Windsor	79%	86.3%	10.6%	0.0%	3.1%	0.0%
York	82%	97.0%	0.0%	3.0%	0.0%	0.0%
Towns Total/Averages	**85%**	**91.2%**	**3.9%**	**1.3%**	**1.7%**	**1.9%**

Source: HUD-CHAS special tabulations based on 2006-2010 American Community Survey (ACS).

Table 5.4 describes the rental housing stock in each municipality. Almost 40 percent of the county's rental stock is not in multifamily buildings. When rental housing is scattered across the county in a number of different places and types, this provides a greater range of choices for renter households to acquire housing. However, this also poses challenges for the long term affordability of the rental stock. According to recently published research on rental-housing supply, "smaller [rental] buildings face more difficult access to financial capital, face more administrative and financial challenges, and may lack economies of scale in terms of management and tenant selection. Many suburban areas face the challenge of an aging [smaller] rental stock in need of investment and rehabilitation, and smaller buildings' reduced capital access may be problematic [for upkeep and reinvestment]."[8]

---

[8] Paulsen, K. 2012. "The Evolution of Suburban Relative Housing-Unit Diversity." Housing Policy Debate, 22(3): pp. 407-433.

Table 5.4 Housing Supply: Renter-occupied Housing Stock (units in structure), by Municipality

	% Renter-occupied units 1-unit, detached	% Renter-occupied units 1-unit, attached	% Renter-occupied units, 2-4 units	% Renter-occupied units, 5+ units	% Renter-occupied units, other (mobile home, RV, etc.)
DANE COUNTY (Total)	9.7%	7.7%	21.8%	60.4%	0.4%
CITIES:					
Fitchburg	7.3%	4.9%	12.8%	74.5%	0.4%
Madison	7.4%	5.7%	22.4%	64.3%	0.2%
Middleton	4.6%	5.0%	12.8%	77.7%	0.0%
Monona	7.5%	4.2%	12.1%	76.3%	0.0%
Stoughton	6.8%	10.5%	29.5%	53.2%	0.0%
Sun Prairie	7.8%	16.6%	26.4%	49.2%	0.0%
Verona	8.2%	14.1%	15.2%	62.5%	0.0%
Cities Total/Averages	**7.3%**	**6.5%**	**21.3%**	**64.7%**	**0.2%**
VILLAGES:					
Belleville	13.5%	26.5%	27.9%	32.1%	0.0%
Black Earth	21.4%	14.6%	36.9%	27.2%	0.0%
Blue Mounds	25.0%	0.0%	29.2%	12.5%	33.3%
Brooklyn	42.9%	42.9%	14.3%	0.0%	0.0%
Cambridge	13.1%	11.2%	61.7%	14.0%	0.0%
Cottage Grove	4.9%	50.7%	25.8%	18.6%	0.0%
Cross Plains	17.8%	2.7%	20.2%	59.3%	0.0%
Dane	4.9%	45.7%	29.6%	19.8%	0.0%
Deerfield	17.4%	26.3%	33.7%	21.1%	1.6%
DeForest	7.3%	8.4%	48.6%	35.7%	0.0%
McFarland	19.3%	15.4%	17.8%	47.5%	0.0%
Maple Bluff	56.1%	6.1%	0.0%	37.8%	0.0%
Marshall	26.9%	29.7%	17.7%	25.7%	0.0%
Mazomanie	32.1%	15.1%	21.4%	31.4%	0.0%
Mount Horeb	7.1%	18.9%	44.8%	29.2%	0.0%
Oregon	8.5%	17.4%	24.5%	49.6%	0.0%
Rockdale	42.1%	36.8%	10.5%	10.5%	0.0%
Shorewood Hills	91.1%	3.6%	0.0%	5.4%	0.0%
Waunakee	2.8%	16.5%	22.2%	58.6%	0.0%
Villages Total/Averages	**12.4%**	**18.7%**	**29.4%**	**39.3%**	**0.2%**

Source: HUD-CHAS special tabulations based on 2006-2010 American Community Survey (ACS).

Table 5.4 (continued) Housing Supply: Renter-occupied Housing Stock (units in structure), by Municipality

	% Renter-occupied units 1-unit, detached	% Renter-occupied units 1-unit, attached	% Renter-occupied units, 2-4 units	% Renter-occupied units, 5+ units	% Renter-occupied units, other (mobile home, RV, etc.)
DANE COUNTY (Total)	9.7%	7.7%	21.8%	60.4%	0.4%
TOWNS:					
Albion	70.4%	0.0%	9.6%	13.9%	6.1%
Berry	91.4%	8.6%	0.0%	0.0%	0.0%
Black Earth	41.4%	0.0%	37.9%	0.0%	20.7%
Blooming Grove	23.1%	4.2%	36.3%	36.3%	0.0%
Blue Mounds	48.0%	34.6%	3.1%	6.3%	7.9%
Bristol	69.3%	6.4%	20.7%	0.0%	3.6%
Burke	29.1%	9.8%	3.6%	57.5%	0.0%
Christiana	76.9%	0.0%	6.6%	0.0%	16.5%
Cottage Grove	53.9%	0.0%	46.1%	0.0%	0.0%
Cross Plains	92.3%	0.0%	7.7%	0.0%	0.0%
Dane	73.1%	3.2%	8.6%	0.0%	15.1%
Deerfield	64.3%	5.4%	30.4%	0.0%	0.0%
Dunkirk	37.9%	9.8%	28.1%	24.2%	0.0%
Dunn	83.4%	16.6%	0.0%	0.0%	0.0%
Madison	5.1%	2.2%	20.0%	69.9%	2.8%
Mazomanie	34.3%	11.4%	8.6%	0.0%	45.7%
Medina	56.9%	27.5%	11.8%	0.0%	3.9%
Middleton	21.3%	11.8%	24.3%	42.6%	0.0%
Montrose	65.6%	0.0%	9.4%	17.2%	7.8%
Oregon	100.0%	0.0%	0.0%	0.0%	0.0%
Perry	85.0%	0.0%	15.0%	0.0%	0.0%
Pleasant Springs	83.8%	8.1%	8.1%	0.0%	0.0%
Primrose	76.7%	0.0%	23.3%	0.0%	0.0%
Roxbury	83.7%	0.0%	9.3%	0.0%	7.0%
Rutland	90.5%	0.0%	4.8%	0.0%	4.8%
Springdale	89.9%	4.3%	5.8%	0.0%	0.0%
Springfield	56.2%	17.1%	12.4%	0.0%	14.3%
Sun Prairie	29.3%	44.8%	22.4%	0.0%	3.4%
Vermont	88.5%	0.0%	0.0%	0.0%	11.5%
Verona	50.5%	7.4%	25.3%	14.7%	2.1%
Vienna	56.2%	16.4%	19.2%	0.0%	8.2%
Westport	25.6%	2.4%	14.2%	57.8%	0.0%
Windsor	14.6%	24.2%	23.6%	37.6%	0.0%
York	90.9%	0.0%	9.1%	0.0%	0.0%
Towns Total/Averages	**34.6%**	**8.3%**	**17.6%**	**36.6%**	**3.0%**

Source: HUD-CHAS special tabulations based on 2006-2010 American Community Survey (ACS).

Table highlights: - 21 percent of the rental stock in the cities and 29 percent of the rental stock in the villages is in 2-4 unit buildings; the cities with the highest percentage of their rental stock available in multifamily buildings are Middleton, Monona and Fitchburg.

When households are seeking rental housing, the number of bedrooms in the unit may be as important as the location of the unit. National level research has identified an undersupply of larger

rental units (3 or more bedrooms) which might serve larger families, and an undersupply of smaller rental units (1 or fewer bedrooms) which might better serve one-person and/or elderly households.[9] Table 5.5 presents data on the number of bedrooms for the rental housing stock in Dane County's municipalities. Because a larger proportion of the rental stock in the villages and towns is not located in multi-family buildings, the villages and towns have a greater proportion of larger rental units (3 or more bedrooms.)

Table 5.5 Housing Supply: Renter-occupied Housing Stock, unit size by Municipality

	Percent Rental Housing Stock, 0-1 Bedroom(s)	Percent Rental Housing Stock, 2 Bedrooms	Percent Rental Housing Stock, 3+ Bedrooms
DANE COUNTY (Total)	36.9%	42.5%	20.7%
CITIES:			
Fitchburg	36.8%	46.5%	16.8%
Madison	39.3%	42.1%	18.6%
Middleton	52.5%	35.4%	12.1%
Monona	58.1%	33.0%	8.9%
Stoughton	29.7%	47.6%	22.7%
Sun Prairie	26.0%	44.7%	29.3%
Verona	29.4%	55.8%	14.8%
Cities Total/Averages	**39.0%**	**42.4%**	**18.6%**
VILLAGES:			
Belleville	10.2%	80.9%	8.8%
Black Earth	38.8%	36.9%	24.3%
Blue Mounds	25.0%	29.2%	45.8%
Brooklyn	0.0%	0.0%	100.0%
Cambridge	40.2%	46.7%	13.1%
Cottage Grove	7.0%	50.5%	42.5%
Cross Plains	19.5%	56.5%	24.0%
Dane	0.0%	54.3%	45.7%
Deerfield	30.0%	38.4%	31.6%
DeForest	25.5%	51.8%	22.7%
McFarland	29.8%	53.3%	16.9%
Maple Bluff	29.3%	18.3%	52.4%
Marshall	0.0%	69.9%	30.1%
Mazomanie	23.9%	47.8%	28.3%
Mount Horeb	32.0%	45.6%	22.4%
Oregon	27.3%	38.5%	34.1%
Rockdale	10.5%	78.9%	10.5%
Shorewood Hills	8.9%	41.1%	50.0%
Waunakee	33.2%	42.5%	24.3%
Villages Total/Averages	**26.7%**	**36.4%**	**36.9%**

Source: HUD-CHAS special tabulations based on 2006-2010 American Community Survey (ACS).

---

[9] Paulsen, K. 2012. "The Evolution of Suburban Relative Housing-Unit Diversity." Housing Policy Debate, 22(3): pp. 407-433.

Table 5.5 (continued) Housing Supply: Renter-occupied Housing Stock, unit size by Municipality

	Percent Rental Housing Stock, 0-1 Bedroom(s)	Percent Rental Housing Stock, 2 Bedrooms	Percent Rental Housing Stock, 3+ Bedrooms
DANE COUNTY (Total)	36.9%	42.5%	20.7%
TOWNS:			
Albion	20.0%	30.4%	49.6%
Berry	0.0%	11.4%	88.6%
Black Earth	37.9%	27.6%	34.5%
Blooming Grove	56.1%	30.2%	13.7%
Blue Mounds	6.3%	10.2%	83.5%
Bristol	0.0%	22.9%	77.1%
Burke	29.1%	50.7%	20.3%
Christiana	4.4%	42.9%	52.7%
Cottage Grove	2.8%	48.2%	48.9%
Cross Plains	7.7%	7.7%	84.6%
Dane	3.2%	22.6%	74.2%
Deerfield	0.0%	19.6%	80.4%
Dunkirk	24.2%	32.7%	43.1%
Dunn	6.5%	40.7%	52.8%
Madison	45.4%	38.3%	16.4%
Mazomanie	0.0%	45.7%	54.3%
Medina	0.0%	25.5%	74.5%
Middleton	28.4%	21.3%	50.3%
Montrose	21.9%	26.6%	51.6%
Oregon	0.0%	14.0%	86.0%
Perry	0.0%	15.0%	85.0%
Pleasant Springs	0.0%	23.0%	77.0%
Primrose	13.3%	10.0%	76.7%
Roxbury	14.0%	14.0%	72.1%
Rutland	0.0%	41.3%	58.7%
Springdale	14.5%	21.7%	63.8%
Springfield	0.0%	17.1%	82.9%
Sun Prairie	0.0%	48.3%	51.7%
Vermont	0.0%	46.2%	53.8%
Verona	8.4%	45.3%	46.3%
Vienna	0.0%	54.8%	45.2%
Westport	47.4%	39.0%	13.6%
Windsor	18.8%	53.9%	27.3%
York	0.0%	9.1%	90.9%
Towns Total/Averages	**25.1%**	**48.4%**	**26.5%**

Source: HUD-CHAS special tabulations based on 2006-2010 American Community Survey (ACS).

Table highlights: - more than 50 percent of the rental stock is in small units (0-1 bedrooms) in Monona, Middleton, and Blooming Grove; most prevalent rental unit in county is 2-bedroom unit; lowest percentage of rental stock with 3+ bedrooms in Monona, Rockdale, and Middleton.

6. Affordable housing stock.

This section focuses special attention on that portion of the housing stock which is affordable for lower income households. One advantage of the data source used in this report is the detail on housing costs, household income, and family size which allows more precise calculations on housing affordability. In Table 6.1, we show the percentage of ownership and rental units within each community that would be affordable to households making 50, 80 and 100 percent of AMI (for ownership units) or households making 30, 50 or 80 percent of AMI for rental units.

To illustrate these calculations, consider a renter household with 3 persons making exactly 50 percent of are median income, and currently living in municipality X. The household's income would be $36,400. Converting to monthly income is $3,033.33. To spend no more than 30-percent of income on gross rent, the household would have to find a rental unit whose gross rent does not exceed $910. The data in Table 6.1 would then present the percentage of rental units in municipality X which have gross rent of less than $910.

In interpreting the data, three important considerations must be kept in mind. First, the affordability is calculated at exactly 30 or 50 or 80 percent of AMI, even though most people who would fall in any one of these particular income categories make less than the top-coded income amount for that category. (In other words, people categorized as making between 30 and 50 percent of AMI do not all have incomes of 50 percent of AMI. So these data likely overstate the number of units affordable to households in a particular category. Second, these data only reflect *actual* existing units in each particular municipality. If a municipality does not have any rental units which are affordable to a household making 50 percent of AMI, it might not actually have any households with incomes at 50 percent of AMI living in that municipality. Third, for many of the towns and smaller villages, the data is not reported here because of margins of error in the original data. Any numbers less than 10 are suppressed for this reason.

Table 6.1 shows the percentage of ownership and rental units in each municipality which are affordable for different income levels. Focusing on the main income levels for affordability concerns (80 percent of AMI for ownership units and 50 percent of AMI for rental units), we see that only about 13 percent of the ownership units in the county are affordable to households making 80 percent of median, and only about 30 percent of rental units are affordable to households making 50 percent of median. Recall from Table 3.1 that 23 percent of county households make below 50 percent of AMI and 40 percent make below 80 percent AMI.

Table 6.1 Affordable Housing Supply: Units Affordable for Various Income Levels

	Percent Ownerhip Units Affordable for Households at 50% AMI	Percent Ownerhip Units Affordable for Households at 80% AMI	Percent Ownerhip Units Affordable for Households at 100% AMI	Percent Rental Units Affordable for Households at 30% AMI	Percent Rental Units Affordable for Households at 50% AMI	Percent Rental Units Affordable for Households at 80% AMI
DANE COUNTY (Total)	2.1%	13.2%	27.5%	5.0%	30.1%	71.3%
CITIES:						
Fitchburg	0.4%	4.8%	16.6%	2.3%	31.3%	77.2%
Madison	2.0%	14.2%	29.8%	5.4%	29.0%	71.5%
Middleton	3.7%	12.2%	26.6%	4.3%	34.8%	78.1%
Monona	1.1%	17.1%	35.4%	9.7%	47.7%	75.3%
Stoughton	2.9%	21.4%	37.7%	8.4%	46.0%	80.1%
Sun Prairie	0.9%	13.7%	30.7%	2.7%	27.8%	66.1%
Verona	0.0%	8.3%	21.8%	4.8%	25.1%	64.1%
Cities Total/Averages	**1.8%**	**13.6%**	**29.1%**	**5.1%**	**30.2%**	**72.1%**
VILLAGES:						
Belleville	5.1%	25.5%	37.9%	1.9%	20.0%	56.7%
Black Earth	2.7%	25.2%	51.5%	0.0%	37.9%	89.3%
Blue Mounds	18.6%	36.5%	52.1%	0.0%	41.7%	75.0%
Brooklyn	0.0%	18.3%	40.2%	0.0%	0.0%	66.7%
Cambridge	0.9%	21.7%	38.7%	9.3%	35.5%	86.0%
Cottage Grove	0.7%	7.7%	19.7%	0.0%	11.3%	55.7%
Cross Plains	0.0%	10.4%	28.2%	7.4%	43.2%	77.5%
Dane	4.0%	17.4%	28.4%	0.0%	4.9%	48.1%
Deerfield	1.4%	13.5%	37.9%	10.5%	44.2%	72.6%
DeForest	1.0%	23.1%	36.0%	3.8%	14.4%	62.8%
McFarland	0.7%	6.8%	21.9%	3.9%	22.8%	52.7%
Maple Bluff	0.9%	1.7%	4.3%	0.0%	41.5%	53.7%
Marshall	16.5%	40.9%	64.6%	0.0%	30.1%	62.2%
Mazomanie	2.9%	16.8%	38.9%	6.3%	40.3%	82.4%
Mount Horeb	3.7%	12.7%	26.2%	6.5%	17.8%	70.6%
Oregon	0.9%	13.6%	24.7%	7.9%	34.6%	63.2%
Rockdale	11.9%	44.8%	56.7%	0.0%	21.1%	94.7%
Shorewood Hills	1.4%	2.1%	5.6%	0.0%	7.1%	55.4%
Waunakee	2.0%	8.5%	19.1%	3.6%	19.5%	63.1%
Villages Total/Averages	**2.7%**	**14.9%**	**28.8%**	**4.5%**	**24.0%**	**64.3%**

Source: HUD-CHAS special tabulations based on 2006-2010 American Community Survey (ACS).

Table 6.1 (continued) Affordable Housing Supply: Units Affordable for Various Income Levels

	Percent Ownerhip Units Affordable for Households at 50% AMI	Percent Ownerhip Units Affordable for Households at 80% AMI	Percent Ownerhip Units Affordable for Households at 100% AMI	Percent Rental Units Affordable for Households at 30% AMI	Percent Rental Units Affordable for Households at 50% AMI	Percent Rental Units Affordable for Households at 80% AMI
DANE COUNTY (Total)	2.1%	13.2%	27.5%	5.0%	30.1%	71.3%
TOWNS:						
Albion	10.4%	25.3%	44.7%	0.0%	33.9%	53.9%
Berry	1.8%	10.0%	21.2%	0.0%	11.4%	51.4%
Black Earth	2.3%	9.3%	25.6%	0.0%	34.5%	62.1%
Blooming Grove	3.4%	19.1%	33.3%	1.9%	13.7%	69.8%
Blue Mounds	1.3%	5.8%	14.5%	7.9%	14.2%	63.8%
Bristol	1.1%	6.1%	18.1%	0.0%	21.4%	60.0%
Burke	0.4%	8.7%	21.8%	0.0%	9.2%	54.9%
Christiana	4.3%	17.3%	33.5%	4.4%	19.8%	51.6%
Cottage Grove	0.7%	9.9%	19.7%	0.0%	7.1%	24.8%
Cross Plains	0.0%	2.2%	10.0%	0.0%	20.5%	41.0%
Dane	0.0%	5.8%	15.9%	4.3%	24.7%	59.1%
Deerfield	1.9%	7.6%	16.2%	7.1%	7.1%	50.0%
Dunkirk	0.6%	11.8%	32.2%	2.6%	44.4%	72.5%
Dunn	0.5%	9.1%	18.2%	0.0%	15.1%	55.3%
Madison	18.8%	42.9%	58.6%	7.5%	70.5%	99.3%
Mazomanie	3.7%	12.3%	25.4%	40.0%	51.4%	74.3%
Medina	2.3%	9.0%	18.8%	0.0%	7.8%	52.9%
Middleton	0.0%	1.4%	3.4%	0.0%	23.7%	41.4%
Montrose	2.5%	13.4%	26.6%	6.3%	28.1%	46.9%
Oregon	0.4%	2.8%	11.5%	34.9%	34.9%	34.9%
Perry	3.2%	21.8%	33.9%	0.0%	40.0%	80.0%
Pleasant Springs	1.0%	8.8%	20.1%	0.0%	0.0%	13.5%
Primrose	1.6%	6.3%	24.9%	13.3%	46.7%	73.3%
Roxbury	7.3%	13.5%	28.3%	0.0%	18.6%	55.8%
Rutland	1.6%	5.7%	22.5%	0.0%	22.2%	54.0%
Springdale	3.1%	9.9%	15.2%	0.0%	11.6%	37.7%
Springfield	1.2%	4.6%	15.1%	0.0%	3.8%	31.4%
Sun Prairie	4.4%	12.9%	27.2%	0.0%	12.9%	68.1%
Vermont	0.0%	7.9%	14.2%	15.4%	69.2%	100.0%
Verona	0.6%	1.8%	8.1%	15.8%	34.7%	57.9%
Vienna	0.8%	6.2%	18.9%	5.5%	30.1%	63.0%
Westport	2.3%	8.8%	16.0%	0.0%	18.3%	72.2%
Windsor	0.5%	10.9%	19.8%	3.1%	34.4%	66.8%
York	7.1%	14.2%	22.3%	0.0%	56.8%	56.8%
Towns Total/Averages	**2.6%**	**10.6%**	**21.4%**	**4.2%**	**36.3%**	**70.2%**

Source: HUD-CHAS special tabulations based on 2006-2010 American Community Survey (ACS).

Table highlights: - main rental housing affordability gap is for households making 50 percent of median or lower; only 27 percent of all ownership units are affordable to households making the median income; for ownership units, the communities with the smallest percentage of units affordable for median-income households are the Town of Middleton and the villages of Maple Bluff and Shorewood Hills; the communities with the highest percentage of ownership units affordable to median-income households are Marshall, Town of Madison, and Rockdale.

Another way to present the same type of information from Table 6.1 is to examine the "gap" between the number of rental units in each municipality which are affordable at various income levels compared to the number of households of those income levels who already reside in each municipality. In Table 6.2 we present this "affordable needs gap" for each municipality in the county. (As above, this calculation only examines the actual number of households at 30 or 50 percent of AMI already residing in each municipality, not the broader number of 30 and 50 percent AMI households in the county who would otherwise want to live in each community if affordable

34

housing was available.) These calculations could help communities plan for the affordable housing needs of existing residents of their communities. These numbers also represent one of the ways to calculate "affordable housing need" in the scenarios presented below in section 10.

For the county as a whole, there is a gap of nearly 16,000 affordable rental units compared to the number of households with incomes at 30 percent of AMI or below, and a gap of over 11,000 units affordable to households with incomes at 50 percent of AMI or below.

Table 6.2 Affordable Housing Supply: Affordable Units Available vs. Eligible Households

	Rental Units Affordable for Households at 30% AMI	Number of Renter-Households 0-30% AMI	Gap (Households minus affordable units)	Rental Units Affordable for Households at 50% AMI	Number of Renter-Households 0-50% AMI	Gap (Households minus affordable units)
DANE COUNTY (Total)	3,725	19,280	15,699	22,425	33,395	11,150
CITIES:						
Fitchburg	100	815	715	1,375	1,550	175
Madison	2,530	14,240	11,710	13,640	22,785	9,145
Middleton	130	425	295	1,055	1,070	15
Monona	145	465	320	715	710	5
Stoughton	145	355	210	795	845	50
Sun Prairie	105	645	540	1,090	1,500	410
Verona	50	205	155	260	430	170
Cities Total			**13,945**			**9,970**
VILLAGES:						
Belleville	*	25	21	43	85	42
Black Earth	*	20	20	39	40	*
Blue Mounds	*	*	*	*	*	*
Brooklyn	*	10	10	*	*	*
Cambridge	10	25	15	38	65	27
Cottage Grove	*	100	100	55	185	130
Cross Plains	30	85	55	175	155	*
Dane	*	*	*	*	*	*
Deerfield	20	55	35	84	100	16
DeForest	30	290	260	115	410	295
McFarland	30	120	90	175	280	105
Maple Bluff	*	10	10	34	35	*
Marshall	*	30	30	75	75	*
Mazomanie	10	50	40	64	70	*
Mount Horeb	60	105	45	165	260	95
Oregon	65	190	125	285	310	25
Rockdale	*	*	*	*	*	*
Shorewood Hills	*	*	*	*	*	*
Waunakee	35	50	15	190	310	120
Villages Total			**871**			**835**

Source: HUD-CHAS special tabulations based on 2006-2010 American Community Survey (ACS).

* Numbers less than 10 are not reported. In HUD's data, numbers 1-7 are rounded to 4 and numbers 8-13 are rounded to 10, to ensure confidentiality and reflect margins of error.

Table 6.2 (continued) Affordable Housing Supply: Affordable Units Available vs. Eligible Households

	Rental Units Affordable for Households at 30% AMI	Number of Renter-Households 0-30% AMI	Gap (Households minus affordable units)	Rental Units Affordable for Households at 50% AMI	Number of Renter-Households 0-50% AMI	Gap (Households minus affordable units)
DANE COUNTY (Total)	3,725	19,280	15,699	22,425	33,395	11,150
TOWNS:						
Albion	*	20	20	39	45	*
Berry	*	*	*	*	*	*
Black Earth	*	10	10	10	14	*
Blooming Grove	*	15	11	29	55	26
Blue Mounds	*	20	10	18	35	17
Bristol	*	*	*	30	*	*
Burke	*	50	50	28	105	77
Christiana	*	*	*	18	14	*
Cottage Grove	*	*	*	*	*	*
Cross Plains	*	*	*	*	*	*
Dane	*	*	*	23	29	*
Deerfield	*	*	*	*	*	*
Dunkirk	*	55	51	68	75	*
Dunn	*	*	*	30	60	30
Madison	120	595	475	1,125	1,050	*
Mazomanie	14	*	*	*	*	*
Medina	*	*	*	*	19	15
Middleton	*	*	*	40	50	*
Montrose	*	20	16	18	30	12
Oregon	15	15	*	15	15	*
Perry	*	*	*	*	*	*
Pleasant Springs	*	*	*	*	*	*
Primrose	*	*	*	14	14	*
Roxbury	*	*	*	*	19	11
Rutland	*	*	*	14	14	*
Springdale	*	*	*	*	25	17
Springfield	*	*	*	*	34	30
Sun Prairie	*	*	*	15	25	*
Vermont	*	*	*	18	10	*
Verona	15	25	*	33	29	*
Vienna	*	*	*	22	25	*
Westport	*	85	85	85	175	90
Windsor	15	170	155	165	260	95
York	*	*	*	25	25	*
Towns Total			**883**			**345**

Source: HUD-CHAS special tabulations based on 2006-2010 American Community Survey (ACS).

* Numbers less than 10 are not reported. In HUD's data, numbers 1-7 are rounded to 4 and numbers 8-13 are rounded to 10, to ensure confidentiality and reflect margins of error.

Table highlights: -even though Madison provides the vast majority of the affordable rental housing in the County, Madison still has 75 percent of the total county gap for 30-percent-AMI households and 82 percent of the total county gap for 50-percent-AMI households; outside of Madison, the largest gaps at the 30 percent income level are in Fitchburg, Sun Prairie, and the town of Madison.

7. Cost-burdened renter households.

When families pay more than 30 percent of their income for housing, this means that other important household expenditures such as for food, health care, education, transportation, etc. are negatively impacted. In housing needs analyses, households which pay more than 30 percent of their income for housing are called "cost-burdened" households. In Dane County overall, there are 35,234 cost-burdened renter households and 36,057 cost-burdened owner households -- a total of over 71,000 cost-burdened households. This is 36.3 percent of all households in the county.

In this section, we focus particular attention on the cost burdens of lower-income rental households, the population often with the most severe housing needs. Table 7.1 shows the number and percentage, by municipality, of households with 30 and 50 percent of AMI who currently pay more than 30 percent of their income on housing costs (= "cost burdened"). Combined, there are 27,660 cost-burdened renter households with incomes 0-50 percent of AMI in Dane County. 84 percent of households with incomes below 30 percent of median income are cost-burdened, while 80 percent of those with incomes 30-50 percent AMI are cost-burdened.

Table 7.1 Cost Burdened Renter Households

	Number of Cost-Burdened Renter-Households with Incomes 0-30 % AMI	Percent of Renter-Households with Incomes 0-30% AMI Cost-Burdened	Number of Cost-Burdened Renter-Households with Incomes 30-50% AMI	Percent of Renter-Households with Incomes 30-50% AMI Cost-Burdened
DANE COUNTY (Total)	16,340	84.8%	11,320	80.2%
CITIES:				
Fitchburg	740	90.8%	665	90.5%
Madison	12,140	85.3%	6,855	80.2%
Middleton	305	71.8%	490	76.0%
Monona	355	76.3%	185	75.5%
Stoughton	280	78.9%	395	80.6%
Sun Prairie	535	82.9%	720	84.2%
Verona	165	80.5%	149	66.2%
Cities Total	**14,520**	**84.7%**	**9,459**	**80.6%**
VILLAGES:				
Belleville	18	72.0%	44	73.3%
Black Earth	27	100.0%	14	70.0%
Blue Mounds	*	*	20	100.0%
Brooklyn	14	100.0%	*	*
Cambridge	14	56.0%	33	82.5%
Cottage Grove	105	100.0%	85	100.0%
Cross Plains	70	82.4%	55	78.6%
Dane	*	*	20	100.0%
Deerfield	40	72.7%	47	100.0%
DeForest	50	17.2%	110	91.7%
McFarland	115	95.8%	165	100.0%
Maple Bluff	*	*	14	56.0%
Marshall	30	100.0%	45	100.0%
Mazomanie	42	84.0%	16	80.0%
Mount Horeb	90	85.7%	155	100.0%
Oregon	160	84.2%	70	58.3%
Rockdale	*	*	*	*
Shorewood Hills	*	*	*	*
Waunakee	14	28.0%	210	80.8%
Villages Total	**803**	**68.7%**	**1,115**	**88.3%**

Source: HUD-CHAS special tabulations based on 2006-2010 American Community Survey (ACS).

* Numbers less than 10 are not reported. In HUD's data, numbers 1-7 are rounded to 4 and numbers 8-13 are rounded to 10, to ensure confidentiality and reflect margins of error.

Table 7.1 (continued) Cost Burdened Renter Households

	Number of Cost-Burdened Renter-Households with Incomes 0-30 % AMI	Percent of Renter-Households with Incomes 0-30% AMI Cost-Burdened	Number of Cost-Burdened Renter-Households with Incomes 30-50% AMI	Percent of Renter-Households with Incomes 30-50% AMI Cost-Burdened
DANE COUNTY (Total)	16,340	84.8%	11,320	80.2%
TOWNS:				
Albion	18	90.0%	*	*
Berry	*	*	*	*
Black Earth	*	*	*	*
Blooming Grove	18	100.0%	44	100.0%
Blue Mounds	14	70.0%	14	93.3%
Bristol	*	*	*	*
Burke	49	98.0%	39	70.9%
Christiana	*	*	14	100.0%
Cottage Grove	*	*	*	*
Cross Plains	*	*	*	*
Dane	*	*	12	48.0%
Deerfield	*	*	*	*
Dunkirk	55	100.0%	18	90.0%
Dunn	*	*	45	75.0%
Madison	534	89.7%	305	67.0%
Mazomanie	*	*	*	*
Medina	*	*	14	93.3%
Middleton	*	*	40	100.0%
Montrose	*	*	*	*
Oregon	*	*	*	*
Perry	*	*	*	*
Pleasant Springs	*	*	*	*
Primrose	*	*	*	*
Roxbury	*	*	*	*
Rutland	*	*	*	*
Springdale	*	*	12	80.0%
Springfield	*	*	25	83.3%
Sun Prairie	*	*	18	72.0%
Vermont	*	*	*	*
Verona	15	60.0%	*	*
Vienna	*	*	*	*
Westport	85	100.0%	80	88.9%
Windsor	155	91.2%	40	44.4%
York	*	*	*	*
Towns Total	**1,025**	**88.1%**	**784**	**69.4%**

Source: HUD-CHAS special tabulations based on 2006-2010 American Community Survey (ACS).

* Numbers less than 10 are not reported. In HUD's data, numbers 1-7 are rounded to 4 and numbers 8-13 are rounded to 10, to ensure confidentiality and reflect margins of error.

Table highlights: - nearly 24,000 cost-burdened renter households reside in the cities of Dane County; outside of the City of Madison, the communities with the highest number of cost-burdened very low income renter households are the Town of Madison, Fitchburg, Middleton, and Stoughton.

Housing needs analyses typically focus attention on renter households with incomes 50 percent of AMI or below because these households are the most vulnerable to housing related problems. Table 7.2 provides more specific data on cost-burdened very low income (50% AMI or below) households, indicating the percentage distribution by family size and whether the household has any person over age 65. (Within the data provided by HUD, households containing at least one person over age 65 are considered "elderly" households). Nearly 60 percent of the cost-burdened very low

income households in the county are in the "other household" category of being non-elderly and non-family. More specific information on senior housing issues, including cost-burdens is located in Section 9 of this report.

Table 7.2 Very Low-Income Cost Burdened Renter Households

	Total Cost-Burdened Renter Househeolds with Incomes 0-50% AMI	Percent of Cost-Burdened Renter Households (0-50% AMI), small family (2-4 related persons)	Percent of Cost-Burdened Renter Households (0-50% AMI), large family (5+ related persons)	Percent of Cost-Burdened Renter Households (0-50% AMI), elderly	Percent of Cost-Burdened Renter Households (0-50% AMI), other (non-elderly, non-family)
DANE COUNTY (Total)	27,660	22.9%	3.6%	13.7%	59.8%
CITIES:					
Fitchburg	1,405	45.9%	6.8%	6.4%	40.9%
Madison	18,995	19.9%	2.6%	9.0%	68.5%
Middleton	795	15.1%	3.1%	14.5%	67.3%
Monona	540	9.3%	0.0%	44.4%	46.3%
Stoughton	675	28.1%	4.4%	34.1%	33.3%
Sun Prairie	1,255	34.3%	7.6%	21.5%	36.7%
Verona	314	49.4%	0.0%	39.8%	10.8%
Cities Total	**23,979**	**22.4%**	**3.1%**	**11.6%**	**62.9%**
VILLAGES:					
Belleville	62	46.8%	0.0%	53.2%	0.0%
Black Earth	41	9.8%	0.0%	29.3%	61.0%
Blue Mounds	20	50.0%	50.0%	0.0%	0.0%
Brooklyn	14	71.4%	28.6%	0.0%	0.0%
Cambridge	47	31.9%	0.0%	38.3%	29.8%
Cottage Grove	190	28.9%	10.5%	52.6%	7.9%
Cross Plains	125	20.0%	16.0%	20.0%	44.0%
Dane	20	40.0%	0.0%	40.0%	20.0%
Deerfield	87	46.0%	0.0%	20.7%	33.3%
DeForest	160	37.5%	6.3%	6.3%	50.0%
McFarland	280	42.9%	0.0%	37.5%	19.6%
Maple Bluff	24	41.7%	0.0%	0.0%	58.3%
Marshall	75	26.7%	0.0%	0.0%	73.3%
Mazomanie	58	13.8%	17.2%	48.3%	20.7%
Mount Horeb	245	18.4%	18.4%	51.0%	12.2%
Oregon	230	28.3%	0.0%	47.8%	23.9%
Rockdale	*	*	*	*	*
Shorewood Hills	*	*	*	*	*
Waunakee	224	15.6%	0.0%	75.9%	8.5%
Villages Total	**1,918**	**29.1%**	**6.2%**	**40.1%**	**24.5%**

Source: HUD-CHAS special tabulations based on 2006-2010 American Community Survey (ACS).
* Numbers less than 10 are not reported. In HUD's data, numbers 1-7 are rounded to 4 and numbers 8-13 are rounded to 10, to ensure confidentiality and reflect margins of error.

Table 7.2 (continued) Cost Burdened Renter Households

	Total Cost-Burdened Renter Households with Incomes 0-50% AMI	Percent of Cost-Burdened Renter Households (0-50% AMI), small family (2-4 related persons)	Percent of Cost-Burdened Renter Households (0-50% AMI), large family (5+ related persons)	Percent of Cost-Burdened Renter Households (0-50% AMI), elderly	Percent of Cost-Burdened Renter Households (0-50% AMI), other (non-elderly, non-family)
DANE COUNTY (Total)	27,660	22.9%	3.6%	13.7%	59.8%
TOWNS:					
Albion	26	30.8%	15.4%	0.0%	53.8%
Berry	*	*	*	*	*
Black Earth	18	22.2%	0.0%	22.2%	55.6%
Blooming Grove	62	6.5%	0.0%	46.8%	46.8%
Blue Mounds	28	35.7%	0.0%	0.0%	64.3%
Bristol	*	*	*	*	*
Burke	88	4.5%	4.5%	56.8%	34.1%
Christiana	22	63.6%	0.0%	18.2%	18.2%
Cottage Grove	*	0.0%	0.0%	0.0%	100.0%
Cross Plains	*	0.0%	0.0%	50.0%	50.0%
Dane	16	25.0%	0.0%	25.0%	50.0%
Deerfield	*	*	*	*	*
Dunkirk	73	75.3%	0.0%	11.0%	13.7%
Dunn	45	33.3%	0.0%	33.3%	33.3%
Madison	839	17.3%	9.5%	4.6%	68.5%
Mazomanie	*	*	*	*	*
Medina	18	55.6%	0.0%	44.4%	0.0%
Middleton	40	75.0%	0.0%	0.0%	25.0%
Montrose	14	0.0%	28.6%	0.0%	71.4%
Oregon	*	*	*	*	*
Perry	*	*	*	*	*
Pleasant Springs	*	*	*	*	*
Primrose	*	*	*	*	*
Roxbury	*	*	*	*	*
Rutland	*	*	*	*	*
Springdale	22	0.0%	0.0%	18.2%	81.8%
Springfield	29	0.0%	86.2%	0.0%	13.8%
Sun Prairie	18	0.0%	22.2%	0.0%	77.8%
Vermont	*	*	*	*	*
Verona	15	0.0%	0.0%	0.0%	100.0%
Vienna	*	*	*	*	*
Westport	165	6.1%	0.0%	24.2%	69.7%
Windsor	195	48.7%	0.0%	25.6%	25.6%
York	*	*	*	*	*
Towns Total	**1,809**	**23.7%**	**6.9%**	**14.5%**	**54.9%**

Source: HUD-CHAS special tabulations based on 2006-2010 American Community Survey (ACS).
* Numbers less than 10 are not reported. In HUD's data, numbers 1-7 are rounded to 4 and numbers 8-13 are rounded to 10, to ensure confidentiality and reflect margins of error.

Table highlights: 40 percent of all cost-burdened renter households in the villages are elderly households; the municipalities with the highest percentage of cost-burdened households are elderly are Waunakee, Christiana, and Belleville; the communities with the highest percentage of cost-burdened households as large families are Springfield, Blue Mounds, Brooklyn and Montrose.

8. Overcrowded housing.

A housing unit is considered to be "overcrowded" if there is more than one occupant per room in a housing unit and "severely overcrowded" if there is more than 1.5 occupants per room.[10] When households are overcrowded, this may indicate a lack of affordable larger units or may indicate households doubling-up due to difficult financial circumstances. Table 8.1 shows the percent of rental units in each municipality which are considered to be overcrowded. In Dane County, 3.1 percent of all rental units are considered to be overcrowded. 539 households (or 0.72 percent) are considered to be "severely overcrowded."

---

[10] This is the definition used by both HUD and the Census.

Table 8.1 Overcrowded Rental Housing

	Percent of Renter Households Overcrowded
DANE COUNTY (Total)	3.1%
CITIES:	
Fitchburg	5.7%
Madison	3.2%
Middleton	1.2%
Monona	2.6%
Stoughton	3.3%
Sun Prairie	3.2%
Verona	2.9%
Cities Total/Averages	**3.3%**
VILLAGES:	
Belleville	0.0%
Black Earth	3.8%
Blue Mounds	0.0%
Brooklyn	0.0%
Cambridge	0.0%
Cottage Grove	0.0%
Cross Plains	4.4%
Dane	20.0%
Deerfield	2.1%
DeForest	1.1%
McFarland	1.9%
Maple Bluff	0.0%
Marshall	5.6%
Mazomanie	7.5%
Mount Horeb	0.0%
Oregon	2.5%
Rockdale	0.0%
Shorewood Hills	0.0%
Waunakee	0.0%
Villages Total/Averages	**1.7%**

Source: HUD-CHAS special tabulations based on 2006-2010
American Community Survey (ACS).

Table 8.1 (continued) Overcrowded Rental Housing

	Percent of Renter Households Overcrowded
DANE COUNTY (Total)	3.1%
TOWNS:	
Albion	25.7%
Berry	0.0%
Black Earth	0.0%
Blooming Grove	0.0%
Blue Mounds	0.0%
Bristol	0.0%
Burke	0.0%
Christiana	0.0%
Cottage Grove	0.0%
Cross Plains	0.0%
Dane	14.7%
Deerfield	0.0%
Dunkirk	5.8%
Dunn	0.0%
Madison	0.8%
Mazomanie	8.6%
Medina	0.0%
Middleton	0.0%
Montrose	4.6%
Oregon	0.0%
Perry	0.0%
Pleasant Springs	0.0%
Primrose	0.0%
Roxbury	0.0%
Rutland	0.0%
Springdale	0.0%
Springfield	0.0%
Sun Prairie	6.1%
Vermont	0.0%
Verona	0.0%
Vienna	0.0%
Westport	0.0%
Windsor	21.0%
York	0.0%
Towns Total/Averages	**2.9%**

Source: HUD-CHAS special tabulations based on 2006-2010
American Community Survey (ACS).

9. Housing cost burdens for seniors.

Senior housing issues will continue to grow throughout the county as the population ages and the Baby Boomers retire. There are many complex issues involved in ensuring affordable housing for seniors, including support for "aging in place" (helping seniors to remain in their own homes) or construction of smaller affordable units for seniors to downsize, or construction of a range of housing with on-site support services. Issues of senior housing deserve a full report on their own, and this report only can provide limited information on existing housing needs of seniors, focusing on lower-income seniors who represent some of the most significant needs in terms of affordable housing. In Table 9.1 we show the number of cost burdened lower-income senior households (both renters and owners) in each municipality. Recall the households who pay more than 30 percent of their income on housing costs are considered "cost-burdened" while households who pay more than 50 percent of their income on housing are considered "severely cost-burdened."

Table 9.1 Cost-burdened Lower-Income Senior Households, by Municipality

	Cost-burdened Senior Renter Households with incomes below 50% AMI	Severely Cost-burdened Senior Renter Households with incomes below 50% AMI	Cost-burdened Senior Owner Households with incomes below 80% AMI	Severely Cost-burdened Senior Owner Households with incomes below 80% AMI
DANE COUNTY (Total)	**3795**	**2255**	**5630**	**2615**
CITIES:				
Fitchburg	90	55	155	60
Madison	1705	1035	2710	1345
Middleton	115	55	219	105
Monona	240	145	165	65
Stoughton	230	140	110	25
Sun Prairie	270	215	320	110
Verona	125	60	85	30
Cities Total/Averages	**2775**	**1705**	**3764**	**1740**
VILLAGES:				
Belleville	33	18	31	16
Black Earth	12	*	34	*
Blue Mounds	*	*	23	*
Brooklyn	*	*	12	*
Cambridge	18	14	24	12
Cottage Grove	100	60	20	*
Cross Plains	25	25	30	*
Dane	*	*	20	*
Deerfield	18	14	24	*
DeForest	*	*	75	*
McFarland	105	40	75	30
Maple Bluff	*	*	36	28
Marshall	*	*	110	80
Mazomanie	28	14	20	*
Mount Horeb	125	45	100	75
Oregon	110	90	155	55
Rockdale	*	*	*	*
Shorewood Hills	*	*	30	16
Waunakee	170	45	105	55
Villages Total/Averages	**770**	**387**	**928**	**419**

Source: HUD-CHAS special tabulations based on 2006-2010 American Community Survey (ACS).

* Numbers less than 10 are not reported. In HUD's data, numbers 1-7 are rounded to 4 and numbers 8-13 are rounded to 10, to ensure confidentialit

Table 9.1 (continued) Cost-burdened Lower-Income Senior Households, by Municipality

	Cost-burdened Senior Renter Households with incomes below 50% AMI	Severely Cost-burdened Senior Renter Households with incomes below 50% AMI	Cost-burdened Senior Owner Households with incomes below 80% AMI	Severely Cost-burdened Senior Owner Households with incomes below 80% AMI
DANE COUNTY (Total)	**3795**	**2255**	**5630**	**2615**
TOWNS:				
Albion	*	*	28	12
Berry	*	*	16	*
Black Earth	*	*	*	*
Blooming Grove	29	19	18	*
Blue Mounds	*	*	*	*
Bristol	*	*	20	*
Burke	50	40	26	18
Christiana	*	*	31	19
Cottage Grove	*	*	35	15
Cross Plains	*	*	12	12
Dane	*	*	12	*
Deerfield	*	*	24	16
Dunkirk	*	*	47	28
Dunn	15	*	95	55
Madison	39	20	44	34
Mazomanie	*	*	12	*
Medina	*	*	26	18
Middleton	*	*	20	*
Montrose	*	*	20	*
Oregon	*	*	18	14
Perry	*	*	*	*
Pleasant Springs	*	*	41	*
Primrose	*	*	12	*
Roxbury	*	*	12	*
Rutland	*	*	51	12
Springdale	*	*	22	*
Springfield	*	*	26	18
Sun Prairie	*	*	29	19
Vermont	*	*	12	*
Verona	*	*	45	23
Vienna	*	*	30	18
Westport	40	15	59	14
Windsor	50	50	70	15
York	*	*	12	*
Towns Total/Averages	**263**	**168**	**949**	**464**

Source: HUD-CHAS special tabulations based on 2006-2010 American Community Survey (ACS).

* Numbers less than 10 are not reported. In HUD's data, numbers 1-7 are rounded to 4 and numbers 8-13 are rounded to 10, to ensure confidentialit

Table highlights: - the communities with the largest number of severely cost-burdened senior rental households are Madison, Sun Prairie, Monona and Stoughton; outside of the city of Madison, the communities with the most number of cost burdened senior owner households are Sun Prairie, Middleton, and Monona.

10. Alternative scenarios: Estimating existing affordable housing "needs."

One of the purposes of the information in this report is to assist community leaders understand the different affordable housing needs across communities. As communities revise and update their comprehensive plans and other development goals, this information can help communities achieve their affordable housing obligations. Wisconsin's Comprehensive Planning Law requires all communities to "provide an adequate housing supply that meets existing and forecasted housing demand … and provide a range of housing choices that meet the needs of persons of all income levels and of all age groups and persons with special needs, … and promote the availability of land for the development or redevelopment of low–income and moderate–income housing …" (Wis. Stat. § 66.1001(2)(b))

There is no universally accepted "best practice" approach to calculating any particular community's "affordable housing need" or "regional fair share," but rather practice varies across the country. The purpose of this section is to provide a range of possible scenarios for calculating the existing what the affordable housing "gap" might be in each community are presented, based strategies and methods adopted across the country.

The four scenarios presented in this section only consider existing affordable housing needs, not future needs. These numbers represent the potential number of units which would need to be made affordable to remedy *existing* affordable housing needs. We present forecasts and scenarios for future affordable housing needs in section 11.

The first scenario presented in Table 10.1 reconsiders the income distribution data from Table 3.2. There, we presented data showing for each community its percentage of the county's overall population and its percentage of the county's households with income less than 50 percent of AMI. In scenario 1, we calculate how many additional affordable housing units would be need to be constructed in each community so that its share of the county's under-50-percent-AMI households is proportional to its share of the county's population. This is one way to calculate "regional balance" or "fair share." Negative numbers are not reported, because they indicate that a particular community already has a greater percentage of the county's under-50-percent-AMI households than its proportion of the population. Under Scenario 1, 7,740 additional units in the county would need to be made affordable to balance existing needs.

Rather than looking at a balance of household incomes, Scenario 2 considers how a more regionally balanced housing supply would remedy affordable housing needs. If we take the county as a whole as representing the housing market, we see that the distribution of county housing types (from Table 5.2) is 18 percent 1-4 units and 28 percent in 5+ unit structures. Assuming that the construction of more attached and multifamily housing provides more affordable housing, scenario 2 calculates how many additional 1-4 units and how many additional multifamily units would need to be constructed in each municipality to meet the county's overall distribution of housing unit types. As before, negative numbers are not reported. We also do not report estimates of multifamily for the towns, because construction of multifamily units is not feasible outside of urban service areas.
Under Scenario 2, over 4,000 units of housing in 1-4 unit structures and nearly 6,500 units of multifamily housing would be needed to be constructed to achieve a more regionally balanced housing supply.

Scenario 3 repeats the analysis from Table 6.2 and may represent one of the most simplistic measures of affordable housing needs. For each municipality, we calculate the number of rental units which are affordable for households at 50 percent of AMI, and the number of renter households *currently residing in the municipality* who make less than 50 percent of AMI. The difference or gap is a measure of the number of affordable units which would need to be supplied in each community to meet the needs of lower-income households who already reside in that community. Scenario 3, however, does not consider regional balance in affordable housing needs. Adding up over the whole county, Scenario 3 indicates a present gap of about 11,245 affordable units.

Scenario 4 represents a more aggressive estimate of the number of affordable housing units needed within the county, seeking to remedy the housing needs of currently cost-burdened households. Scenario 4 is simply calculated as the number of currently cost-burdened very low income renter households in each municipality. This simple measure indicates the number of affordable units which would need to be produced to meet the needs of existing households in currently-unaffordable housing. Under this analysis, the county overall would have a present affordable housing need of over 27,000 units.

Each scenario represents one possible way of expanding the diverse supply of housing units to meet the needs of persons of all income levels, ages and needs, and each represents a way of calculating "fair share" or "affordable need" in some state or region of the country. However, each scenario would also have advantages and disadvantages in their implication for affordable housing needs and regional balance. For example, in scenarios 1 and 2, cities like Madison show no need for additional affordable units because, from a regional perspective, they are already doing more than their "fair share." However, under scenarios 3 and 4, Madison alone represents more than 50 percent of the county's overall present affordable housing needs. These scenarios are thus presented to provide information for discussion among policy makers, community leaders, and stakeholders regarding how best to meet the affordable housing needs of all families in the county.

Table 10.1 Alternative Scenarios, Existing: Balanced Housing Supply and Affordable Needs Gap

	Scenario 1 (balanced population 0-50% AMI)	Scenario 2 (balanced housing supply proportion, 1-attached to 4 units)	Scenario 2 (balanced housing supply, multifamily units)	Scenario 3 (Gap between households with incomes 0-50% AMI and affordable units)	Scenario 4 (# of cost-burdened renter households, 0-50 % AMI)
DANE COUNTY (Total)	7,740	4,360	6,479	11,245	27,706
CITIES:					
Fitchburg	401	182	*	175	1,405
Madison	*	*	*	9,145	18,995
Middleton	136	73	*	15	795
Monona	*	471	*	*	540
Stoughton	*	*	446	50	675
Sun Prairie	562	*	786	410	1,255
Verona	388	*	366	170	314
Cities Total	**1,487**	**725**	**1,597**	**9,970**	**23,979**
VILLAGES:					
Belleville	20	*	162	42	62
Black Earth	*	15	128	*	41
Blue Mounds	*	40	83	*	20
Brooklyn	35	*	79	*	14
Cambridge	*	*	149	27	47
Cottage Grove	265	*	490	130	190
Cross Plains	77	97	92	*	125
Dane	53	*	94	*	20
Deerfield	38	*	183	16	87
DeForest	484	*	617	295	160
McFarland	355	90	497	105	280
Maple Bluff	63	98	122	*	24
Marshall	53	73	317	*	75
Mazomanie	12	27	116	*	58
Mount Horeb	153	*	468	95	245
Oregon	375	*	546	25	230
Rockdale	12	*	26	*	*
Shorewood Hills	115	108	160	*	*
Waunakee	537	79	551	120	224
Villages Total	**2,648**	**628**	**4,882**	**855**	**1,918**

Source: Author's calculations based on HUD-CHAS special tabulations based on 2006-2010 American Community Survey (ACS).

* Negative numbers are not reported. Numbers less than 10 are not reported due to rounding.

Table 10.1 (continued) Alternative Scenarios, Existing: Balanced Housing Supply and Affordable Needs Gap

	Scenario 1 (balanced population 0-50% AMI)	Scenario 2 (balanced housing supply proportion, 1-attached to 4 units)	Scenario 2 (balanced housing supply, multifamily units)	Scenario 3 (Gap between households with incomes 0-50% AMI and affordable units)	Scenario 4 (# of cost-burdened renter households, 0-50 % AMI)
DANE COUNTY (Total)	7,740	4,360	6,479	11,245	27,706
TOWNS:					
Albion	12	139	**	*	26
Berry	80	89	**	*	*
Black Earth	21	26	**	*	18
Blooming Grove	38	*	**	26	62
Blue Mounds	57	33	**	17	28
Bristol	252	101	**	*	*
Burke	183	168	**	77	88
Christiana	35	74	**	*	22
Cottage Grove	230	175	**	*	*
Cross Plains	99	101	**	*	*
Dane	59	52	**	*	16
Deerfield	102	55	**	*	*
Dunkirk	43	92	**	*	73
Dunn	272	203	**	30	45
Madison	*	*	**	*	839
Mazomanie	61	74	**	*	*
Medina	70	66	**	15	18
Middleton	431	264	**	*	40
Montrose	39	52	**	12	14
Oregon	220	193	**	*	*
Perry	40	49	**	*	*
Pleasant Springs	216	204	**	*	*
Primrose	43	45	**	*	*
Roxbury	70	118	**	11	*
Rutland	118	137	**	*	*
Springdale	90	93	**	17	22
Springfield	159	120	**	30	29
Sun Prairie	72	32	**	*	18
Vermont	40	60	**	*	*
Verona	104	81	**	*	15
Vienna	74	63	**	*	*
Westport	68	12	**	90	165
Windsor	183	*	**	95	195
York	22	36	**	*	*
Towns Total	**3,605**	**3,007**	**	**420**	**1,809**

Source: Author's calculations based on HUD-CHAS special tabulations based on 2006-2010 American Community Survey (ACS).

* Negative numbers are not reported. Numbers less than 10 are not reported due to rounding.

** Multifamily units are not reported for towns because (often) lack of urban services makes multifamily not appropriate.

11. Planning for future affordable housing needs.

Standard techniques in housing planning and housing needs analysis include not only remedying existing affordable housing needs, but anticipating future needs for affordable housing. In this section, we present different future forecasts or scenarios which describe likely needs for additional affordable housing.

The Wisconsin Department of Administration, Demographic Services Bureau produces official county (and municipal) forecasts of future households. The current round of forecasts cover from the 2010 census through the year 2040, a 30-year forecast window. These official county forecasts are used, for example, by CARPC in determining future land demand for urban service areas for Dane County. Like all forecasts, these numbers should not be thought to be exactly precise, but rather represent a likely scenario of the magnitude of future household growth in the county. The Demographic Services Bureau revises its 30-year forecasts in 5-year increments as actual population data becomes available, and so these number should also be updated as additional data becomes available.

Table 11.1 shows the likely number of future households in Dane County. In order to approximate the likely number of future households at various income levels (30, 50, 80 percent AMI, etc.) I assume that the percentage distribution of future households will be the same as the percentage distribution of current households. Obviously, this is a strong assumption, but neither DOA nor any other agency reports estimates of likely future household income distribution. I also estimate the probability that a household in each income category owns or rents from the existing distribution of renters and owners. However, the desirability of ownership or renting may change in the future for different income and age groups. Despite these caveats, the data presented in Table 11.1 indicate the magnitude of likely future affordable housing needs. Future affordable housing plans and needs assessments for the county could monitor future households' income levels and ownership/rental percentages to indicate whether or not these assumptions are realistic.

Table 11.1 Household Projection Scenario, Dane County (2010-2040)

	2010	2015	2020	2025	2030	2035	2040	Change, 2010-2013
Households	203,750	215,044	228,371	240,920	252,479	261,392	268,335	64,585
Households 0-30% AMI	24,407	25,760	27,357	28,860	30,245	31,312	32,144	7,737
Renter Households 0-30% AMI	20,003	21,112	22,420	23,652	24,787	25,662	26,344	6,341
Owner Households 0-30% AMI	4,404	4,648	4,936	5,208	5,458	5,650	5,800	1,396
Households 30-50% AMI	22,415	23,658	25,124	26,504	27,776	28,757	29,520	7,105
Renter Households 30-50% AMI	14,644	15,456	16,414	17,316	18,147	18,787	19,286	4,642
Owner Households 30-50% AMI	7,771	8,202	8,710	9,189	9,629	9,969	10,234	2,463
Households 50-80% AMI	34,767	36,694	38,968	41,109	43,082	44,602	45,787	11,020
Renter Households 50-80% AMI	18,919	19,968	21,205	22,370	23,444	24,271	24,916	5,997
Owner Households 50-80% AMI	15,848	16,726	17,763	18,739	19,638	20,331	20,871	5,023
Households > 80% AMI	122,161	128,932	136,923	144,446	151,377	156,721	160,883	38,723
Renter Households > 80% AMI	23,691	25,005	26,554	28,013	29,357	30,394	31,201	7,510
Owner Households > 80% AMI	98,469	103,928	110,368	116,433	122,019	126,327	129,682	31,213

Source: Author's calculations. Total household projections are from Wis. Dept. of Administration, Demographic Services Bureau.

2010 household numbers are estimates, not projections. Income distributions and rent-propensities calculated from HUD-CHAS data.

From 2010 to 2040, Dane County is likely to add over 64,000 households, approximately 11,000 of which are likely to be very low income (50 percent median or below) renter households.

The first approach to forecasting affordable housing needs, as shown in Table 11.2, is to take the existing gap in affordable rental housing for households at 50 percent AMI or below (from Scenario 3 in section 10) to represent present need, and the likely number of 50 percent median or below renter households by 2040 to arrive at an estimate of *22,228 units of affordable housing* needed to be produced in the next 26 years. This scenario assumes that remedying existing deficiency and meeting the needs of all future very low income renter households is the preferred method of analyzing affordable housing needs. Table 11.2 also indicates the over 3000 units affordable for very low income seniors (50 percent AMI or below) would need to be produced by 2040.

Table 11.2 Existing and Future Needs Scenario 1: Rental Housing Needs for Very Low Income Households (0-50 % AMI)

	2010	2015	2020	2025	2030	2035	2040
Existing Gap (from Scenario 3)	11,245						
New Renter Households 0-50 % AMI (from 2010 baseline)		1,921	4,187	6,321	8,286	9,802	10,983
# of which are senior households		263	574	867	1,137	1,345	1,507
Total Affordable Units Needed (by date)	11,245	13,166	15,432	17,566	19,531	21,047	22,228
# of senior affordable units needed (by date)	1,543	1,806	2,117	2,410	2,680	2,888	3,050

Source: Author's calculations. Total household projections are from Wis. Dept. of Administration, Demographic Services Bureau.

2010 household numbers are estimates, not projections. Income distributions and rent-propensities calculated from HUD-CHAS data.

As with scenario 4 in section 10, the more aggressive calculations shown in Table 11.3 envision remedying the affordable housing needs of all cost-burdened households as well as providing affordable housing for future very low income cost-burdened renter households. For this scenario, I estimate the likelihood that a household would be cost burdened as a function of income based on existing data patterns. This second method of calculation yields an estimate of 36,803 additional affordable units in the next 26 years.

Table 11.3 Existing and Future Needs Scenario 2: Rental Housing Needs for Very Low Income Households (0-50 % AMI)

	2010	2015	2020	2025	2030	2035	2040
Existing Gap (from Scenario 4)	27,706						
New Renter Households 0-50 % AMI (from 2010 baseline)		1,921	4,187	6,321	8,286	9,802	10,983
# of which potentially cost-burdened		1,591	3,468	5,235	6,863	8,119	9,097
Total Affordable Units Needed (by date)	27,706	29,297	31,174	32,941	34,569	35,825	36,803

Source: Author's calculations. Total household projections are from Wis. Dept. of Administration, Demographic Services Bureau.

2010 household numbers are estimates, not projections. Income distributions and rent-propensities calculated from HUD-CHAS data.

Combining these two scenarios together (and rounding) to represent a range of likely affordable housing needs, Dane County needs to produce somewhere between *22,000 and 37,000 affordable units in the next 26 years to meet existing and future affordable housing needs*. On the lower end of this range, this is about 34 percent of all likely future housing units, and about 56 percent of all likely future housing units on the upper end of this range. Expressed in terms of units per year, the county needs somewhere between 854 and 1415 affordable units each year to reach these goals.