

For Cities and Villages Housing Evaluation Checklist



How We Grow Matters!

The Regional Housing Strategy (RHS) is a five-year strategic action plan to help local governments, employers, non-profit agencies, residents and the private sector, better address the housing crisis in Dane County. The RHS identified six core values, five housing priorities, 17 strategies and numerous action items as a road map for us to follow. Metrics were also identified to help track our progress from year to year.

The Dane County Regional Housing Strategy directs us to **address multiple priorities simultaneously** to solve the housing crisis.

The RHS calls for more diverse housing types for residents at varying **incomes levels**. We need more affordable housing for our lower and moderate-income workforce, 30%-60% area median income (AMI); missing middle; senior housing; market rate housing; and, to rehabilitate our older housing before we lose this critical portion of our housing stock. To help solve the housing shortage we must increase our current rate of production.

The RHS also prioritizes the need to assist our minority populations and lower income residents who face housing discrimination, struggle to have access to housing or stay in their current housing. **Stable housing creates stable families, communities** and a reliable workforce. Finally, RHS prioritizes the need to create more pathways to homeownership.

To read the full report, or Strategic Action Plan, go to rhs.danecounty.gov.

Top RHS Housing Priorities:

- 1 Increase the number of housing units attainable to low-income and moderate-income households.
- 2 Increase the overall number of housing units.
- 3 Provide housing, resources and protections for the most vulnerable populations.
- 4 Rehabilitate and preserve affordability of existing housing.
- 5 Provide more pathways to homeownership.

As the fastest growing county in the state, years of under production and a rapidly growing private sector has led to a severe housing shortage.

Purpose of the Housing Evaluation Checklist

This tool was created to for several reasons 1) To help Cities and Villages in Dane County inventory and evaluate their housing efforts, identify potential gaps, reflect on priorities, next steps, and where future housing efforts should be focused. 2) To provide a forum and a framework for interested community members and local leaders to learn about and discuss solutions to the housing crisis.

The checklist includes the top RHS housing priorities, strategies and action items specifically identified for cities and villages in the Regional Housing Strategy (RHS).

The other action items included in the Regional Housing Strategy are directed towards county and state government, the private sector, developers and builders, Madison College, the financial sector, employers and residents.

Median price for a new home is now \$450,000



How to Use the Checklist

Each of the five housing priorities is included in the checklist, accompanied by the strategy or strategies to achieve that priority, and a list of action items to help implement the strategy.

What to Do?

Next to each action item, there are boxes to choose from including “Actively Working On” “In Discussion” “No Action” and “Comments.” Please mark the box that most appropriately reflects your current activities.

There is a “notes” section for you to include any comments, assistance needed or next steps you may want to see. There is also a section for you to include other actions your community may be taking that are not listed in the Strategic Action Plan.

Who Should Participate in the Review?

You can review the Housing Evaluation Checklist as a group activity with your local plan commission, housing committee, village board, or other local group with the assistance of your planning or community development staff. You can also review this Checklist on your own. This evaluation tool, while technical in some cases, can be used by anyone who wishes to better understand and evaluate their local housing efforts.

Feel free to reach out to an RHS housing planner in the Dane County Planning Division, if you would like assistance with this effort by sending an email to regionalhousing@countyofdane.com.

Please note: Each community is different in size, capacity, and geography, and will work on different solutions at different times, depending on their priorities.

Timeline

The Housing Evaluation Checklist can be conducted on an annual basis. In February of each year, an Annual Housing Survey will be distributed countywide to gauge our progress from the previous year based on the metrics in the RHS Strategic Action Plan, included below. Information from this Evaluation Checklist can be used to complete the Annual RHS Housing Survey. For this reason, it's best to conduct the Housing Evaluation Checklist by the end of January each year.

Glossary

A glossary of housing strategies can be found at the end of the document to explain some of the terminology. Building awareness and understanding of the housing crisis and the solutions will equip all of us to address this challenge more effectively.

Dane County Regional Housing Strategy Core Values



ACCOUNTABILITY:

All entities - public, private, and nonprofit alike - accept and share responsibility for providing attainable housing.



AFFORDABILITY:

All people have housing they can afford.



ECONOMIC GROWTH:

Housing production keeps pace with employer growth and meets employee needs.



EQUITY:

Historically excluded populations and lower-income households have access to quality housing.



SUSTAINABLE DEVELOPMENT:

Housing is located near existing services, infrastructure, transit, amenities and jobs, reducing environmental impacts and improving quality of life for all residents.



EMPOWERMENT:

Residents, practitioners, and elected officials have a shared understanding of housing needs and are equipped to leverage housing resources and programs.



Regional Housing Strategy Housing Evaluation Checklist

HOUSING PRIORITY:

Increase the Number of Housing Units Attainable to Low and Moderate Income Households

STRATEGY 1. EXPAND OR CREATE AFFORDABLE HOUSING FUNDS

ACTION STEPS	Actively Working On	In Discussion	No Action	Comments
1.1 Increase private sector, municipal, county and state funding for affordable housing, including grants, beyond what currently exists.				
1.2 Build 250 affordable single-family for-sale homes through acquisition and rehabilitation or new development annually.				
1.3 Advocate for local bond financing that supports affordable housing goals.				

METRICS

- Annual Funding from County and municipalities for affordable housing
- Number of new affordable units funded annually, both rental and for sale single-family

Notes, assistance needed, next steps?

Other activities we're working on not identified:



HOUSING PRIORITY:

Increase the Number of Housing Units Attainable to Low and Moderate Income Households

STRATEGY 2. INCREASE THE USE OF TAX INCREMENT DISTRICT (TID) FUNDING TO CREATE AFFORDABLE HOUSING UNITS

ACTION STEPS	Actively Working On	In Discussion	No Action	Comments
2.1 Provide model TIF policies for prioritizing affordable housing and evaluation proposed developments.				
2.2 Update municipal TIF policies to incentivize use of TIF for housing that achieves desired policy objectives (e.g. affordability, equity, sustainability, location near jobs, schools, transit).				
2.3 Create incentives (e.g. grants, CDBG, matching funds) that work with and leverage TIF to create affordable and workforce housing and achieve other policy outcomes (e.g. housing near jobs, schools, childcare, grocery, transit).				

METRICS

- Number of affordable units supported with TIF
- Number of municipalities that update their TIF policies to promote affordable housing
- Number of municipalities that use bond financing for affordable housing

Notes, assistance needed, next steps?

Other activities we're working on not identified:



HOUSING PRIORITY:

Increase the Number of Housing Units Attainable to Low and Moderate Income Households

STRATEGY 3. EXPAND THE USE OF COMMUNITY LAND BANKS

ACTION STEPS	Actively Working On	In Discussion	No Action	Comments
3.1 Increase education/awareness among stakeholders about the community land bank tool.				
3.2 Identify publicly owned land (or land bank land) that could be developed and included in a local land trust.				
3.3 Support capacity building and increased funding for Madison Area Community Land Trust (MACLT).				
METRICS				
<ul style="list-style-type: none">• Number of residential lots or acres from land banks that become affordable housing• Number of lots or acres added to land banks				
Notes, assistance needed, next steps?				
Other activities we're working on not identified:				



HOUSING PRIORITY:

Increase the Overall Number of Housing Units

STRATEGY 4. ADVANCE ZONING REFORMS AND UPDATE LOCAL ZONING CODES

ACTION STEPS	Actively Working On	In Discussion	No Action	Comments
4.1 Identify housing as a priority in comprehensive planning processes.				
4.2 Plan for, support and incentivize growth, including a mix of housing types, in mixed-use, walkable and transit-supportive areas and corridors.				
4.3 Identify funding sources for local zoning amendments to better facilitate the creation of a variety and number of new of housing units.				
4.4 Increase education/awareness among stakeholders about the community land bank tool.				
4.5 Identify publicly owned land (or land bank land) that could be developed and included in a local land trust.				
4.6 Support capacity building and increased funding for Madison Area Community Land Trust (MACLT).				
4.7 Draft model ordinances that incorporate best practices and options for a variety of zoning updates.				
4.8 Increase education efforts to build the case for zoning reforms for both elected officials and residents, including new state incentives related to zoning and regulatory reforms.				
4.9 Streamline the permit process to reduce approval and development time, housing costs, and development uncertainty (e.g., reducing the number of levels of approval).				
4.10 Support, encourage and incentivize private and non-profit housing developers to work together to increase supply.				

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STRATEGY 4. ADVANCE ZONING REFORMS AND UPDATE LOCAL ZONING CODES *(continued)*

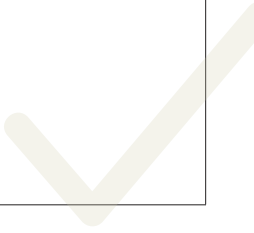
ACTION STEPS	Actively Working On	In Discussion	No Action	Comments
<p>4.11 Update zoning codes to allow contextappropriate multifamily by right in certain residential zones.</p>				
<p>4.12 Eliminate minimum lot sizes, and reduce set-back requirements and minimum parking requirements.</p>				

METRICS

- Share of residential-zoned areas that permit up to four units per lot by right
- Jurisdictions with specific zoning elements
- Number of communities that have implemented housing-related zoning reforms (and what they're doing)

Notes, assistance needed, next steps?

Other activities we're working on not identified:



HOUSING PRIORITY:

Increase the Overall Number of Housing Units

STRATEGY 5. COUNTYWIDE EDUCATION TO SUPPORT AFFORDABLE HOUSING

ACTION STEPS	Actively Working On	In Discussion	No Action	Comments
5.1 Identify a champion of housing education and vision within each community; or, create local housing coalition or municipal housing committee.				
5.2 Track, evaluate and report annually on RHS metrics and progress with partners.				

METRICS

- Number of municipal housing committees or housing coalitions

Notes, assistance needed, next steps?

Other activities we're working on not identified:



HOUSING PRIORITY:

Provide Housing, Resources and Protections for the Most Vulnerable Populations

STRATEGY 6. EXPAND RACIAL EQUITY AND INCLUSION TRAINING, EDUCATION AND COMMUNICATIONS COUNTYWIDE

ACTION STEPS	Actively Working On	In Discussion	No Action	Comments
6.1 Conduct programs and training on racial equity and inclusion around housing to reduce racial disparities in housing and homeownership.				

METRICS

- Number of residents who received outreach, including clerks, mailings, and pre-post outreach surveys

Notes, assistance needed, next steps?

Other activities we're working on not identified:



HOUSING PRIORITY:

Provide Housing, Resources and Protections for the Most Vulnerable Populations

STRATEGY 7. DEVELOP OR EXPAND RENTER ASSISTANCE PROGRAMS				
ACTION STEPS	Actively Working On	In Discussion	No Action	Comments
7.1 Increase funding to expand non-profit and municipal staff capacity for renter assistance, as well as for programs that support existing renters at risk of displacement, that provide case management services, and help transition COVID-era rental assistance to ongoing assistance.				
7.2 Identify dedicated staff to connect renters with programs or resources (e.g. Tenant Resource Center and Legal Action Wisconsin) and strengthen partnerships and funding toward those resources.				
7.3 Identify or draft sample ordinances that jurisdictions can adopt on rent abatement/anti-retaliation.				
METRICS				
<ul style="list-style-type: none"> • New programs or partnerships that provide housing support services or housing navigation services • New rent abatement or anti-retaliation ordinance 				
Notes, assistance needed, next steps?				
Other activities we're working on not identified:				

HOUSING PRIORITY:

Provide Housing, Resources and Protections for the Most Vulnerable Populations

STRATEGY 8. UTILIZE TID EXTENSION FUNDING FOR AFFORDABLE HOUSING

ACTION STEPS	Actively Working On	In Discussion	No Action	Comments
8.1 Advocate for State legislative changes to increase flexibility in TID extension funding, and allow for 2-or 3-year extensions.				

METRICS

- Advocacy for state legislative changes to extend TIF extension funding

Notes, assistance needed, next steps?

Other activities we're working on not identified:



HOUSING PRIORITY:

Provide Housing, Resources and Protections for the Most Vulnerable Populations

STRATEGY 9. EXPAND RESOURCES FOR FAIR HOUSING ENFORCMENT

ACTION STEPS	Actively Working On	In Discussion	No Action	Comments
<p>9.1 Identify and share sample ordinances on fair housing.</p>				
<p>9.2 Expand partnerships with the Fair Housing Council, and between the Madison Civil Rights Office, Office of Equity and Inclusion, and other county stakeholders.</p>				
<p>9.3 Expand outreach and education efforts around fair housing, including to communities to increase violation reporting, and to landlords to increase awareness of fair housing laws.</p>				

METRICS

- Jurisdictions with rent abatement or fair housing ordinances
- Amount of funding for fair housing enforcement
- Education or outreach to community on Fair Housing

Notes, assistance needed, next steps?

Other activities we're working on not identified:



HOUSING PRIORITY:

Rehabilitate and Preserve Affordability of Existing Housing

STRATEGY 10. SUPPORT ACQUISITION AND REHABILITATION OF AFFORDABLE UNITS

ACTION STEPS	Actively Working On	In Discussion	No Action	Comments
10.1 Increase funding to non-profit housing groups to acquire/rehabilitate and maintain properties (e.g. MACLT, Common Wealth) to create permanent affordable housing.				
10.2 Increase funding to non-profit entities for acquisition/rehabilitation with energy efficiency modifications.				
METRICS				
<ul style="list-style-type: none">• Number of green infrastructure projects incorporated into residential development• Annual funding dedication to affordable housing rehab and preservation• Number of units rehabbed annually				
Notes, assistance needed, next steps?				
Other activities we're working on not identified:				



HOUSING PRIORITY:

Rehabilitate and Preserve Affordability of Existing Housing

STRATEGY 11. INCREASE ASSISTANCE FOR ENERGY EFFICIENCY RETROFITS AND UPGRADES

ACTION STEPS	Actively Working On	In Discussion	No Action	Comments
11.1 Increase partnerships between municipalities and Elevate Energy, Sustain Dane and Project Home.				
11.2 Partner with the County's Office on Climate Change on housing education initiatives, funding opportunities, and other energy and sustainability projects.				
11.3 Incorporate green infrastructure into residential development to help reduce stormwater runoff, lower surface temperatures and lower utility costs.				

METRICS

- Number of units rehabbed with energy retrofits, including data by household income of recipient and by NOAH status
- Amount of energy saved/climate impact or amount people saved with retrofits

Notes, assistance needed, next steps?

Other activities we're working on not identified:

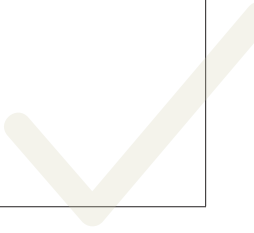


HOUSING PRIORITY:

Rehabilitate and Preserve Affordability of Existing Housing

STRATEGY 12. EXPAND/CREATE LOAN FUNDS FOR HOME RENOVATIONS

ACTION STEPS	Actively Working On	In Discussion	No Action	Comments
<p>12.1 Identify funding sources, grants and loans, and expand existing programs for homeowner renovations, energy efficiency upgrades, and remediation. Ensure access to people of color and under-represented groups.</p>				
METRICS				
<ul style="list-style-type: none">• Number of homes renovated through the fund• Amount of money in the program(s)• Number of people of color served				
Notes, assistance needed, next steps?				
Other activities we're working on not identified:				



HOUSING PRIORITY:

Provide More Pathways to Homeownership

STRATEGY 13. EXPAND/CREATE HOMEBUYER EDUCATION AND ASSISTANCE PROGRAMS

ACTION STEPS	Actively Working On	In Discussion	No Action	Comments
<p>13.1 Identify funding source for additional energy efficiency grants for multifamily properties that ensure affordability, and for income-qualified homeowners.</p>				
<p>13.2 Increase funding, education and support for:</p> <ul style="list-style-type: none"> a) First-time homebuyer education b) Credit score coaching c) Financial literacy classes, and post-purchase support d) Home repair/rehab grants for homebuyers that are purchasing older homes e) Programs that support historically marginalized groups, including Urban Triage, Own It–Building Black Wealth. 				
<p>13.3 Build 250 affordable single-family for-sale homes through acquisition and rehabilitation or new development annually.</p>				
<p>13.4 Expand homebuyer roundtable programs related to home maintenance, repair and rehabilitation, and energy efficiency for homeowners of all income levels, particularly people of color and other underrepresented groups.</p>				
METRICS				
<p>Number of:</p> <ul style="list-style-type: none"> • First-time homebuyer education classes • Credit score coaching classes • Financial literacy classes, and post-purchase support • Home repair/rehab grants for homebuyers that are purchasing older homes • Programs that support historically marginalized groups, including Urban Triage, Own It–Building Black Wealth. 				
<p>Notes, assistance needed, next steps?</p>				
<p>Other activities we're working on not identified:</p>				



HOUSING PRIORITY:

Provide More Pathways to Homeownership

STRATEGY 14. INCREASE AFFORDABLE HOMEOWNERSHIP PRODUCTION

ACTION STEPS	Actively Working On	In Discussion	No Action	Comments
14.1 Partner with non-profit and mission-based developers to scale their capacity.				
14.2 Increase flexible funding and access to funding for Habitat for Humanity, Madison Area Community Land Trust, Wisconsin Partnership for Housing Development, and similar entities to create new permanent affordable housing.				
14.3 Identify and facilitate sale or lease of publicly owned land to non-profit and private developers for affordable homeownership housing developments.				

METRICS

- Affordable homeownership units built, including detail on housing type and project type
- Requirements/criteria necessary to qualify for funding

Notes, assistance needed, next steps?

Other activities we're working on not identified:



HOUSING PRIORITY:

Provide More Pathways to Homeownership

STRATEGY 15. EXPAND USE OF COMMUNITY LAND TRUSTS (CLTs)

ACTION STEPS	Actively Working On	In Discussion	No Action	Comments
15.1 Identify potential land that could be developed and included in a CLT.				
15.2 Create financial incentives for developers to build units in partnership with MACLT (e.g., provide density bonus if units are added to community land trust).				
Notes, assistance needed, next steps?				
Other activities we're working on not identified:				



Housing Evaluation Checklist Glossary

Accessory Dwelling Units (By Right Zoning) - Accessory dwelling units (ADUs) tend to be relatively small dwelling units on existing residential parcels that are either contained within the same building as the principal dwelling unit or within a separate building. ADUs come in many forms (e.g., basement unit within a single-family home or a coach house). ADUs are frequently naturally occurring affordable housing. ADUs provide the opportunity to add housing within existing residential neighborhoods without a significant impact on infrastructure or open space.

Affordable Housing Fund (AHF) - Local housing funds often provide rental subsidies to non-profit or private housing partners who directly manage properties, and provide construction or rehabilitation funding for housing. AHFs can be funded through TID extension, federal sources or discretionary local or regional funds, including bond levies. AHFs are often necessary to support the construction or operation of housing at very low-income levels including housing for residents who earn less than 30% of the area median income.

Annual Tracking/Reporting - Annual tracking/reporting on regional housing goals helps hold everyone accountable by regularly updating metrics to track progress. Regional tracking could be based on information provided directly by municipalities/stakeholders and/or publicly available time-series data sources (i.e., annual Census estimates). Regional dashboards are typically made publicly available to increase community-wide transparency around housing initiatives.

Communication/Education Initiatives - Jurisdictions can support housing through education and communication. Jurisdictions can combat common misconceptions about housing, create educational resources to support lower-income households, disseminate information related to housing, and more. Municipalities can also work with non-profits already active in their communities to leverage networks to disseminate educational materials and resources. These partnerships can also enhance the flow of information between all entities, ultimately preventing duplicative work.

Community Land Bank (CLB) - A CLB is typically managed by a public entity. CLBs purchase and convert vacant or abandoned properties into uses that serve community goals. CLBs are often used to clear the title of delinquent taxes and at times hold properties until the right development opportunities arise. CLBs do not typically maintain ownership of land over time, but instead sell or donate the land to a longer-term entity (e.g., affordable housing developers or community land trusts) at a low cost.

Community Land Trusts (CLTs) Partnerships - Community Land Trusts are mission-driven entities that acquire and maintain permanent ownership of land in order to maintain long-term affordability. CLTs can administer both rental and for-sale housing units. For for-sale units, homeowners own just the property improvements (i.e. the building) while the CLT owns the land. When homeowners sell their property, the units are only eligible to be sold to buyers earning below a defined income threshold. The home seller receives a formula-based moderate return on investment and the unit remains affordable for the following buyer. For rental units, the CLT maintains stable, affordable rents through this same stewardship role.

Cooperative Planning Agreements with Other Jurisdictions - Jurisdictions can adopt agreements with neighboring cities, villages and towns to guide future land use plans and boundary adjustments. These agreements can increase predictability around future growth.

Dedicated Housing Staff - Dedicated housing professionals are important to advance community housing goals. Implementing and operating new programs requires significant staff time. A designated staff person can champion housing initiatives and focus on housing over an extended period. Dedicated housing staff can also participate in regional and national discussions about housing, attend conferences to learn about best practices, and maintain relationships with housing developers or operators.



Dedicated Webpage with Housing Information - Housing initiatives, funds, application cycles and more are cumbersome and difficult to track at both the regional and municipal level. Dedicated webpages with housing information can be information depositories for both housing professionals and/or community members. Housing webpages are relatively low cost to operate but require staff to regularly update information.

Developer Financial Assistance via Second Mortgage - Housing developers work with local lending institutions to provide low-interest loans with limited downpayment requirements to first-time homebuyers. The homebuilder serves as a loan guarantor, taking out a second mortgage on behalf of the low- or moderate-income homebuyer. The second mortgage stays in place for a defined period of time, after which the buyer is required to refinance and take on the full loan amount. Due to expected home value appreciation, the homebuyer builds equity without requiring any significant upfront capital.

Development Community Outreach - Jurisdictions can conduct outreach to housing developers and other members of the development community, to increase awareness and interest in residential development in the region. Engaging with additional developers increases the pool of developers likely to build housing and address the overall shortage of units. Outreach to developers is especially valuable for attracting specialty developers (e.g., affordable housing, senior housing, missing middle housing). Outreach can be led at a municipal or regional level.

Development Incentives or Density Bonus Programs - Municipalities may allow for additional density in specific zoning districts if developers meet certain criteria that provide public benefits. For example, municipalities may allow a developer to increase the number or type of units, exceed standard height limits if the development provides on-site affordable housing or contributes to an affordable housing fund. Other common development incentives include reductions in required parking or expedited permitting review schedules.

Employer-Assisted Housing Programs - Employer-assisted housing can include employer contributions to affordable housing development or providing direct assistance to employees to reduce the cost of housing. Jurisdictions can increase the likelihood of employer assisted housing by offering financial incentives or facilitating collaboration between companies and non-profit organizations.

Fee Exemptions (Impact fee waivers, permit fee waivers) - Impact fees are levied on new developments to offset the development's impact on the jurisdiction's services and infrastructure needs. For example, many jurisdictions charge impact fees to support schools, transportation, parks, utilities and more. These fees can substantially increase the overall development cost. Jurisdictions also typically charge building permit fees to process zoning review applications. Reducing or waiving these fees can reduce the overall development cost. Jurisdictions may offer fee reductions or waivers to meet a variety of planning goals, including creating more affordable housing. Park fees are a common impact fee either reduced or waived.

Habitat for Humanity - Habitat for Humanity works in a number of different ways to create decent, affordable housing. Through volunteer labor and donations of both money and materials, Habitat builds affordable homes for families as well as helps low-income families make repairs on their current homes. Habitat does not give away homes or home repairs. In addition to a down payment and monthly mortgage payments, homeowners invest their sweat equity into building their Habitat home and the homes of others. Each family must also attend educational courses on home maintenance, landscaping, budgeting and insurance. The combination of low construction expenses, volunteer labor and low to no-interest mortgages makes these homes affordable. Including property taxes and insurance, a Habitat homeowner's monthly mortgage payment is no more than 30 percent of their gross income.



Homeowner/Homebuyer Assistance - Downpayment assistance programs typically offer either a grant or second mortgage to reduce barriers that prospective homebuyers face when purchasing homes. Second mortgages can be structured as an installment loan with regular payments or a deferred loan due at a future date (usually upon sale or transfer of the home). If the program offers a second mortgage, interest rates are generally lower than traditional sources. Downpayment assistance programs allow households who may not typically be able to purchase a home the opportunity to be homeowners. While these types of assistance are typically funded through federal and state sources, jurisdictions have implemented assistance programs as well.

Housing Choice Voucher Recipient Support - Municipalities can assist housing choice voucher recipients with identifying available housing that will accept their voucher. This could include maintaining a list of apartment buildings or providing additional staff assistance with getting on housing waitlists efficiently.

Housing Committee or Commission - Dedicated Housing Committees at the jurisdictional level can help drive and coordinate implementation of housing policies or programs and provide direction to City/Village staff regarding housing priorities over time. Housing Committees also hold the municipality accountable and help ensure residents have access to housing. Regular Housing Committee meetings are held to discuss key housing issues, develop priorities, and their own strategic action plans, and report to/advise municipal staff on housing issues. Housing Commissions can also be created for a specific period of time to evaluate housing needs or respond to a specific housing issue.

Madison Area Community Land Trust - The Madison Area CLT has over 60 permanently-affordable single-family homes in their land trust, which remain affordable for low-income and first-time homebuyers over generations. An initial public subsidy makes each home affordable for families making 80% of the area median income or lower.

Missing Middle Units (By Right Zoning) - Many residential areas in Dane County have “single-family only” zoning (i.e., residential zoning where only single-family detached homes are permitted). This development pattern was very common in the second half of the 20th century. Allowing “Missing Middle” development byright entails allowing for duplexes, fourplexes and other small apartment buildings within residential areas. These housing types, which are common in older neighborhoods, can increase density in a way that is compatible with the existing residential neighborhood fabric. They also can be “affordable by design” because the units are smaller than traditional single-family homes, and the land and development costs are split among multiple units.

Parking Requirement Reductions - Parking is one of the largest costs for residential development. Most zoning ordinances require that developments achieve a minimum parking ratio (e.g., two parking spaces per unit) which drives up the cost of construction. Reducing the required minimum parking for residential properties can enhance development feasibility by reducing development costs and/or land needed. Jurisdictions could reduce parking requirements to the largest extent in more transit-accessible areas.

Property Retrofit and Energy Efficiency Assistance - Many older properties, which are currently naturally occurring affordable housing, require substantial improvements to meet today’s sustainability improvements.

Many of these energy efficiency improvements (e.g., replacing windows, adding solar panels, updating HVAC systems) reduce costs to the resident, who is typically responsible for monthly utility payments. Local, state and federal funds can be provided to property owners in exchange for agreeing that the property will remain affordable for a defined period of time.



Racial Equity and Inclusion Education and Training around Housing - Providing elected officials, planning staff and plan commission members with the racial equity and inclusion training necessary to better understand the racial equity implications of their work and decision making.

Realtor and Lender Engagement - Educational programming and engagement with the realtor and lending industries is important to increase understanding of downpayment assistance programs. Homebuyers Roundtable in Dane County provides educational opportunities and counseling for prospective low- to moderate- income homebuyers, realtors and lenders. Their goal is to increase knowledge of the homebuying process for prospective homeowners and available downpayment assistance programs for lenders and realtors.

Regional Growth Management Strategy - Development of a regional growth management strategy helps define and shape where and how growth occurs in communities. In Dane County, locations designated as Urban Service Areas have capacity to support urban services and are thus ideal for additional development. Boundaries can be amended in the future to accommodate growth. This tool helps protect rural or agricultural uses and steer development to preferred locations. Regional plans such as the recent Capital Area Regional Planning Commission (CARPC) 2050 Regional Development Framework can provide a vision and direction for regional growth, although it is not enforceable.

Rent Abatement Program - Rent abatement is a recourse for tenants whose landlords have not addressed building code violations. This program is a tool to encourage landlords to bring their properties into building code compliance. Tenants can apply directly with their jurisdiction, typically with the Building Inspection division (or a comparable entity), to reduce their rent if the owner has not made needed repairs. This program could apply to both in-unit and common area code violations. The rent reduction is often applied retroactively based on the date during which the tenant made the official repair request. The program has the dual benefit of pressuring property owners to improve the quality and safety of their properties and supporting tenants.

Rent to Own - "Rent to own" programs allow households who typically may not be able to purchase a home due to the upfront costs the opportunity to be homeowners. A typical structure of the program is for households to initially lease a home from the program sponsor and sign a "Right to Purchase" agreement. The household becomes eligible to purchase their home after a defined period (e.g., 10-years with no missed rent payments). Rent payments made in the rental period are credited toward the eventual down payment at the purchase point. "Rent to own" programs typically include a housing counseling component to ensure households are prepared for homeownership.

Renter Financial Assistance - Many renters struggle with initial barriers to entry - including tenant application fees, move-in fees and multi-month deposits. Removing initial barriers would likely require state legislative changes. However, municipalities can offer subsidies to remove barriers to entry and prevent homelessness and housing insecurity for vulnerable populations. Beyond initial challenges to secure units, renters may require additional assistance to keep housing secure in the event of substantial, sudden rent increases. Grant funding from the county, jurisdictions, or other nonprofit sources can be used to provide direct financial assistance to renters at risk of displacement or housing insecurity.

Revolving Loan Funds - Revolving loan funds can be used to provide funds to rehabilitate homes and/or make accessibility modifications. Funds are often made available to homeowners or smaller-scale multifamily property owners that meet certain criteria such as building age, type of improvement, cost of improvement, etc. Loan funds can be self-sustaining over time as when initial borrowers repay their loans, funds become available for a subsequent recipient.



Streamlined Approval and Permitting for Residential Development - Jurisdictions can streamline their entitlement (local development requirements) process to make it easier for housing developers to produce housing. Securing entitlements can add time and cost for housing developers, reducing affordability for the eventual tenant or buyer. Common methods to streamline entitlements include adhering to predefined review schedules, providing status updates to developers throughout the process, lessening requirements at early stages and designating key staff to assist with application questions.

Tax Increment Financing (TIF) via Tax Increment Districts (TIDs) - TIF is a mechanism that allows for incremental property taxes to be captured for 27-years and then reinvested within a defined geography (the Tax Increment District). Taxes resulting from any increase in taxable value within the TID over the life of the district can be used to fund a variety of public projects, including affordable housing. TID funds can also be used to acquire land, which could be put into a land trust for affordable housing.

Tax Increment District (TID) Extension Funding - Wisconsin law allows for municipalities to extend TIDs by one year, known as the Affordable Housing Extension, to advance housing projects throughout the City. Initiatives are not limited to the geographic boundaries of the specific TID expiring.

Tenant Resource Guide - Many renters have expressed difficulty keeping up with what programs and resources are available to them. Compiling valuable resources and information for renters can bridge outreach and education gaps among renters. A tenant resource guide could include a variety of materials, including a list of housing assistance programs and services that are available in their community and surrounding municipalities.

Update Lot Size and Depth Regulations - Site design regulations, such as minimum lot size requirements, create expectations around the urban design of neighborhoods. Site design regulations indirectly impact housing costs. Neighborhoods with strict low-density regulations (e.g. large minimum lot sizes or lot depths) translate to higher housing costs. Jurisdictions can update these regulations in their zoning codes to allow for a greater diversity of residential lot sizes and building types, which can make it easier to develop more attainable housing.

