











From Strategy to Action:

Dane County Regional Housing Strategy 2-Year Reflection

2026 APA-WI | Madison, Wisconsin









CAREN KAY, AICP

Senior Vice President
Housing Expert & Technical Lead

SBFriedman

ABIGAIL ROSE

Senior Planner/Designer
Engagement & Communications Lead

All Together.

OLIVIA PARRY

Senior Planner
Project & Implementation Lead

BECKY BINZ, AICP

Housing & Equitable Development Planner
Housing Advisory Committee (HAC) Member

SUN PRAIRIE

From Strategy to Action:

Dane County Regional Housing Strategy 2-Year Reflection

2026 APA-WI | Madison, Wisconsin

A COALITION YEARS IN THE MAKING

DCHI | Housing Needs Assessment | Housing Examples | Housing Summit | DCHI Housing News | Housing Film and Video



Dane County Housing Initiative (DCHI)

--Partnering to promote business retention, a stable workforce, and ensuring all Dane County residents have a place they

Home

Dane County is home to a thriving economy, vibrant communities, abundant natural resources - and residents who enjoy a high quality of life! Yet, thousands of Dane County residents - our neighbors, co-workers and family members struggle to stay in their homes and afford the basic necessities such as food, health care and transportation to and from work.



Housing Summit

- Current Housing Sum
- Previous Housing Sum

Developers/Builders

Financing

Down Payment Assistance

Volume 1| January 2020

Dane County Housing Initiative (DCHI) Housing News

Partnering to promote business retention, a stable workforce and ensuring all Dane County Residents have a place they can call home!

Financing News! Workforce and Affordable Housing Development



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posals
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but
different strategies to increase
crisis.

September 2022

Dane County Housing Initiative (DCHI) Housing News

Partnering to promote business retention, a stable workforce and ensuring all Dane County Residents have a place they can call home!

Dane County Regional Housing Strategy (RHS) Kick-Off and Update!

Dane County, in partnership with DCCVA, and more than 15 cities, towns and villages, and dozens of housing stakeholders, non-profit organizations, private sector partners, and housing developers are kicking-off a year-long strategic planning process! The RHS is meant to build on the current work being done, and invite newcomers to get engaged. The RHS will identify strengths and weaknesses in our efforts. The RHS Housing Advisory Committee will work together across sectors and communities to identify strategies we can't pursue alone, to help expedite the development and preservation of affordable and workforce housing.


Erran
Casey
Milwaukee

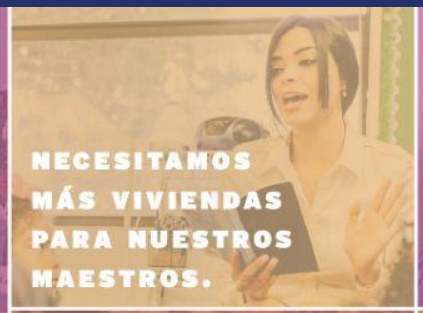
Weigh in on housing affordability in Dane County




Thank you!
Dane County Regional Housing Strategy Sponsors
DANE COUNTY
RASCW
COUNTY of DANE WISCONSIN 1839
MGE
your community energy company
WHEDA
CITY OF MADISON WISCONSIN
MIDDLETON
DANE COUNTY CITIES & VILLAGES ASSOCIATION
FHLBank Chicago
Dane County Housing Initiative (DCHI)
CAPITAL AREA rpc
PACE
United Way of Dane County
JTKLEIN INC
CITY OF SUN PRAIRIE
ELEVATE
Equity through climate action
bakertilly

DANE COUNTY, NOSOTROS TENEMOS UN PROBLEMA.

www.danecountyplanning.com/rhs













NOS ESTÁ IMPACTANDO EN TODO EL CONDADO.

ENCUESTA DE VIVIENDA COMUNITARIA

Unámonos para resolver el problema.

Go to **www.menti.com** and use the code **6510 6385**



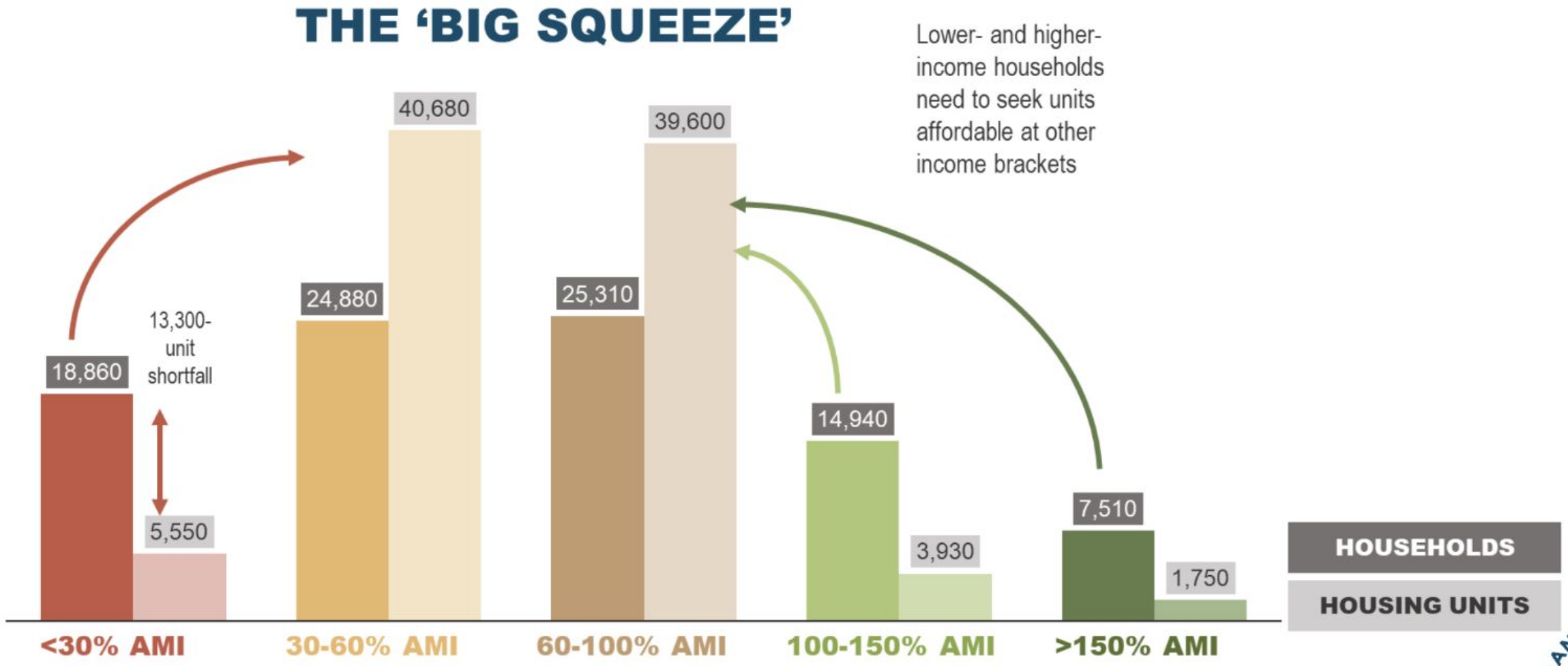

Check out the REGIONAL HOUSING STRATEGY
Metro 100
MCKEE
100
WE NEED HOUSING
Visit www.rhs.danecounty.gov
Paid for by RASCW Housing Advocacy Fund




DANE COUNTY
REGIONAL HOUSING STRATEGY
BUILD
COMMUNITY
AWARENESS OF
AFFORDABLE
AND
WORKFORCE
SING NEEDS

CHAPTER 2: HOUSING AFFORDABILITY

REPORT OUTLINE: RENTER HOUSING SUPPLY GAP



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


Ian
Carter

EARLY DECISION POINTS



STRATEGY READINESS

Is Dane County ready to tackle housing affordability challenges?



COUNTYWIDE APPROACH

How can we scale 1:1 convos at the municipal level to a regional initiative?



EQUITY FOCUSED

We know it is important to address racial disparities in housing outcomes, but how central should equity be?



STAKEHOLDER STRATEGY

Who should be on the advisory committee, and what should the meetings look like?


EXIT
madsonfestivals
Madstat
ULTRA
adisonmarathon.org

MEETING #1 RESULTS

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

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










WELCOME
Windsor

HAC MAKEUP

WHO WAS INVOLVED?

- **26 Sponsors**

- **80+ HAC members**

  Cities and Villages Association, Towns Association, Elected Officials, Residents, Non-profits, Local Gov't Staff, Bankers, Realtors, Developers, Builders, WI Human Services, Social Services, WHEDA, Students

- **17 municipal leaders**

  Cross Plains, Deforest, Deerfield, Fitchburg, Madison, Monona, Middleton, Sun Prairie, Windsor, Verona, Stoughton, McFarland, Waunakee, T. Deerfield, T. Rutland, T. Springfield, T. Vermont




DANE COUNTY
REGIONAL HOUSING STRATEGY


Seating for
Matt
Frater

RHS COMPONENTS



REGIONAL HOUSING ANALYSIS



PROGRAM INVENTORY + ASSESSMENT



COUNTYWIDE PUBLIC SURVEY + FOCUS GROUPS



VISION FOR HOUSING



HOUSING STRATEGIES


I HAVE SEEN
Alex
Housing Advisory Committee

STRATEGY SPOTLIGHT: McFarland


PRIZE
CANDY
TRY AGAIN
CANDY
PRIZE
CANDY
PRIZE
SPIN AGAIN




Black Earth
Cross Plains
Middleton
Madison
Vermont
Cottage Grove
Deerfield
Mt Horeb
Five Points
Fitchburg
McFarland
Bambridge
Kegonsa
Oregon
Stoughton
DANE COUNTY
REGIONAL HOUSING STRATEGY
TAKING THE NEXT STEP.




DANE COUNTY
REGIONAL HOUSING STRATEGY
TAKING THE NEXT STEP.

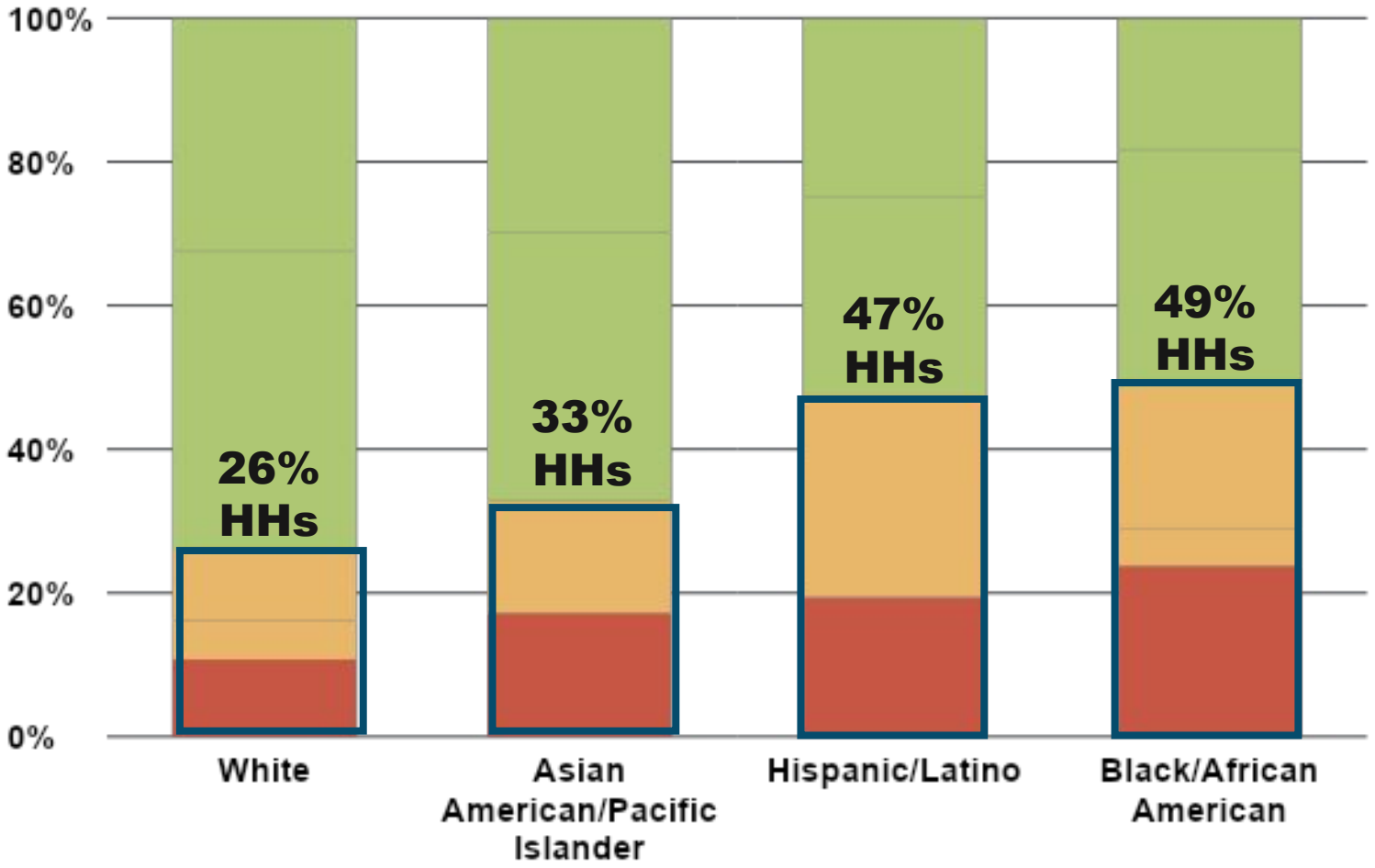

EXIT




STRATEGY:
What do you want to ACCOMPLISH with this strategy?
What NEEDS TO BE DONE in the near-term to accomplish that?
What are the primary OBSTACLES to implementation?
STRATEGIC ACTION PLAN OPEN HOUSE EXERCISE
NUMBER OF HOUSING UNITS.

USING DATA TO DEFINE THE PROBLEM

PEOPLE OF COLOR ARE MORE LIKELY TO EXPERIENCE COST BURDEN.



Percentage of Gross Income Spent on Housing Costs

< 30%	*AFFORDABLE HOUSING*
30-49%	*COST BURDEN*
> 50%	*SEVERE COST BURDEN*

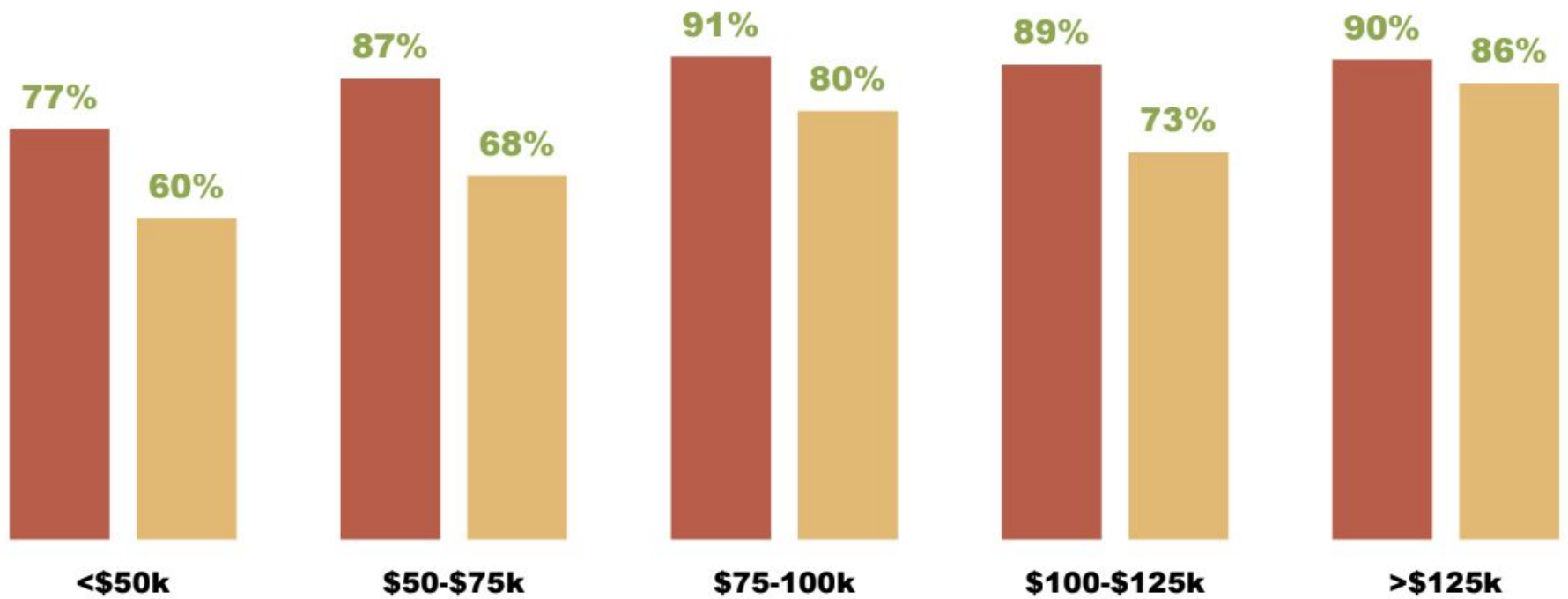
Source: PUMs ACS 5-Year (2016-2020), SB Friedman


I HAVE SEEN
Alex
Housing Advisory Committee

MORTGAGE APPROVAL BY RACE AND INCOME

The disparity between mortgage approvals for white and Black households holds across income levels

Conventional mortgage approval rates by annual income for WHITE households compared to BLACK households in Dane County, 2017



Source: Consumer Financial Protection Bureau (Home Mortgage Disclosure Act data), SB Friedman

STRATEGIC PARTNERS

HOUSING ECOSYSTEM REQUIRES PARTNERSHIPS AT ALL LEVELS




Fran

INEQUITABLE HOUSING OUTCOMES...

ARE NOT A COINCIDENCE

HISTORY OF RACIAL DISCRIMINATION IN HOUSING

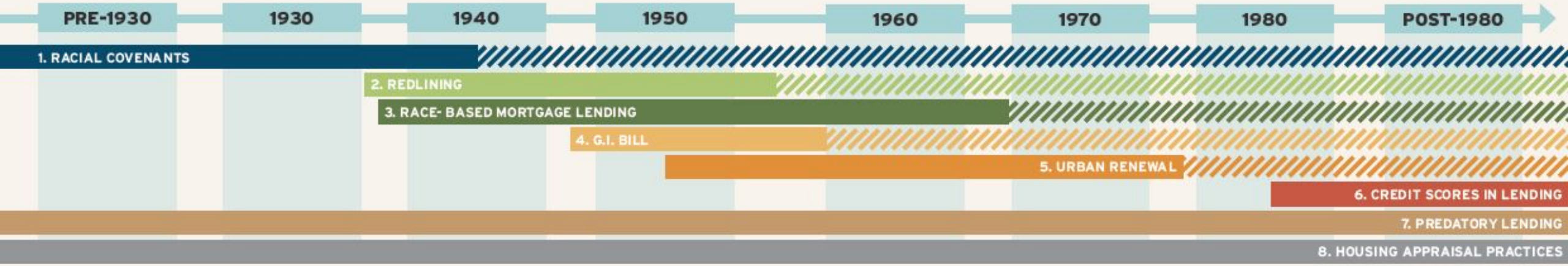
HAC members indicated that addressing long-standing impacts of racial discrimination in housing was a key objective of the strategic planning process. This report includes several data points that illustrate housing affordability and opportunity by race and ethnicity in Dane County. People of color, particularly Black households, are at a disadvantage within the housing market looking at nearly every key metric – they are more likely to be in a low-income household, have less access to ownership, and experience cost burden at a higher rate. This section provides the historical context for racial discrimination in housing and its ongoing impacts.

This timeline highlights a selection of the housing policies that have directly led to today's inequitable housing outcomes for people of color.

1. RACIAL COVENANTS: Since the 1920s, many private landowners in White neighborhoods imposed racially restrictive covenants on their properties' deeds. This prohibited people of color from ever owning these properties with the intent to reinforce geographical racial segregation. Racial covenants negatively impacted the ability of people of color to accrue wealth from homeownership. These covenants were enforceable until 1948 and outlawed in 1968, but racist language remains in many deeds today.

2. REDLINING: After the onset of the Great Depression, the Homeowners' Loan Corporation (HOLC) developed a mortgage insurance grading system that assigned neighborhood grades from "A" to "D," based on the perceived risk that a homeowner in that neighborhood would default on their mortgage. The HOLC gave Black, Latino, Jewish and Asian neighborhoods lower grades. The practice, which became known as "redlining," became the basis for race-based lending practices, and codified the idea that certain neighborhoods were "risky." Redlining restricted homeownership opportunities for people of color.

3. RACE-BASED MORTGAGE LENDING: Beginning in 1934, the Federal Housing Administration (FHA) employed race-based policies to determine which households to approve for mortgages, using HOLC maps to identify more highly rated neighborhoods for mortgage approvals. These policies steered investment towards suburbs predominantly occupied by White households. Meanwhile, the FHA denied mortgages to Black households and other households of color. This encouraged White flight, further segregating communities and leading to disinvestment of existing urban neighborhoods where people of color lived. It also kept Black households from accessing wealth-building opportunities through homeownership. Although this practice became illegal after the Fair Housing Act was adopted in 1968, there are still discriminatory impacts in mortgage lending today.




Housing Advisory Committee
HAC MEETING #4: MYTH vs. FACT ACTIVITY
TAKING THE NEXT STEPS
MYTH VS. FACT PROMPT
MYTH
FACT
SCORE
Over half of the County population lives in Madison.
Homeownership in Dane County is on the rise.
Dane County has a lower housing vacancy rate than Wisconsin overall.
The Dane County median home price is more than $100,000 higher than the Wisconsin median.
A household earning $125,000 per year could afford the median cost of typical new construction for-sale housing.
Suburban communities outpaced Madison in rental unit growth in the past 11 years.
A household earning $75,000 annually could live affordably in a 2-bedroom new construction rental unit.
There are more higher-cost market-rate rental units than affordable rental units in the County.
TOTAL
FORECASTED HOUSEHOLD CHANGE
+75,400
COUNTY SUBAREAS
HAC MEETING #4: FUTURE HOUSING GROWTH DISTRIBUTION
TAKING THE NEXT STEPS
INSTRUCTION: Review the map below and note the subareas highlighted throughout Dane County. In the
distribution of housing units within each subarea by percentage. Next, do the same but for
Each percentage column should add up to 100%.
SUBAREAS


DANE COUNTY
REGIONAL HOUSING STRATEGY

RENTAL TYPOLOGIES

85% OF RENTAL UNITS IN DANE COUNTY ARE IN MULTIFAMILY BUILDINGS

RENTAL UNITS BY TYPE IN DANE COUNTY



10%

single-family detached units



5%

single-family attached units (townhome)



32%

units in small multifamily buildings (2-9 units)



53%

units in large multifamily buildings (10+ units)



0%

other units (mobile home/RV)

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


PIRA SURVEY RESPONSES
23
99%
WELCOME
GENERAL PUBLIC

HAC DISCUSSION | BUILDING A SHARED BASELINE

Step #2 Instructions: **Include missing and build off of existing themes/elements included below.** → Step #3 Instructions: **Let's discuss the working themes/elements.**

BARRIERS TO RENTING + BUYING PROPERTIES:



LOCALIZED PROGRAMS, POLICY + PRACTICES:



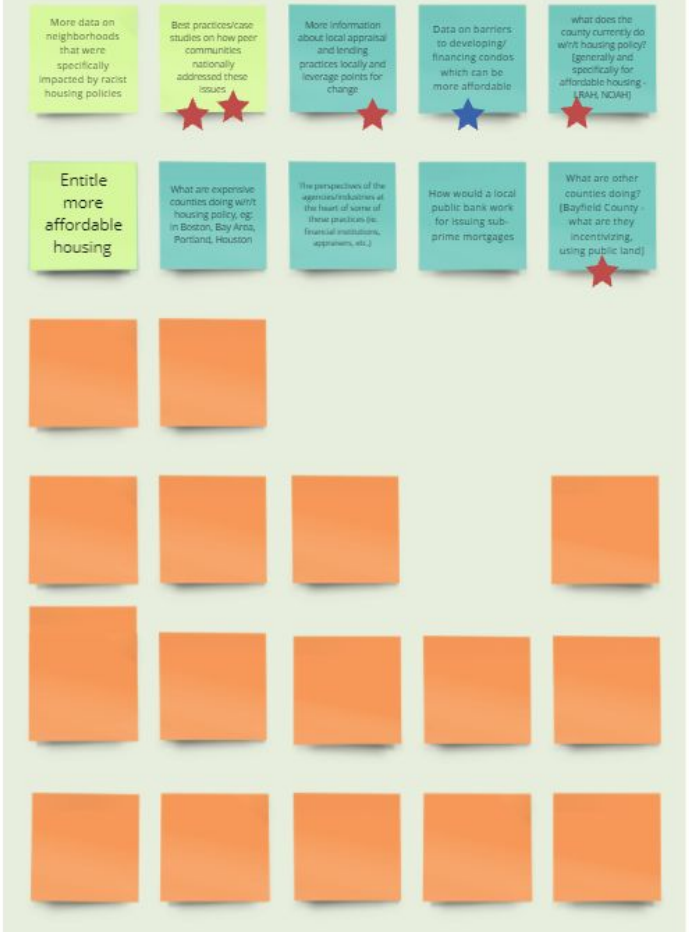
FEDERAL POLICY + PROGRAMS:



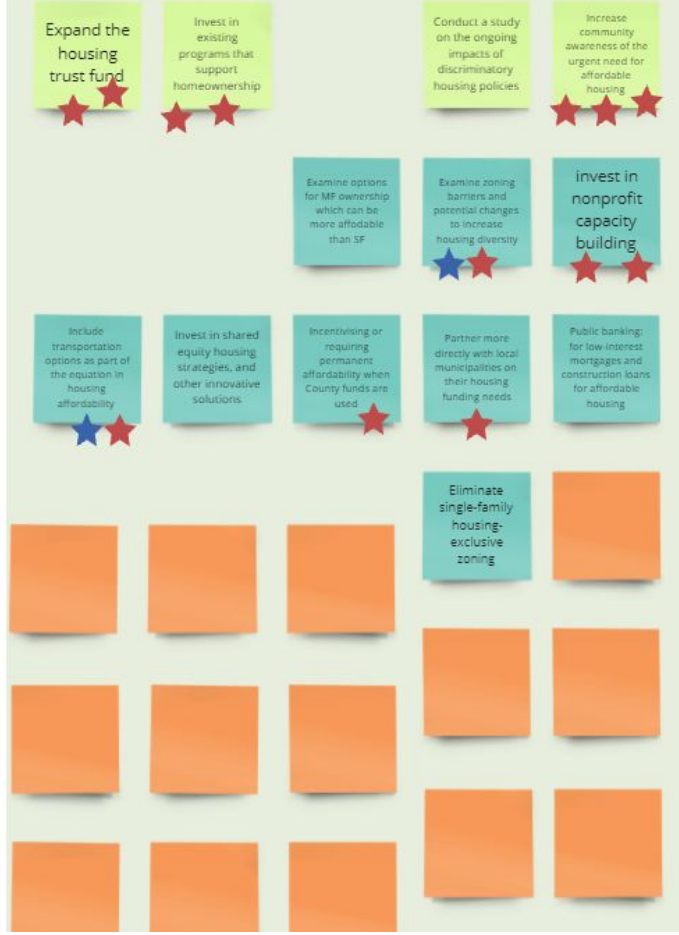
OTHERS:



What else do we need to understand (information/materials) to address these longstanding challenges?

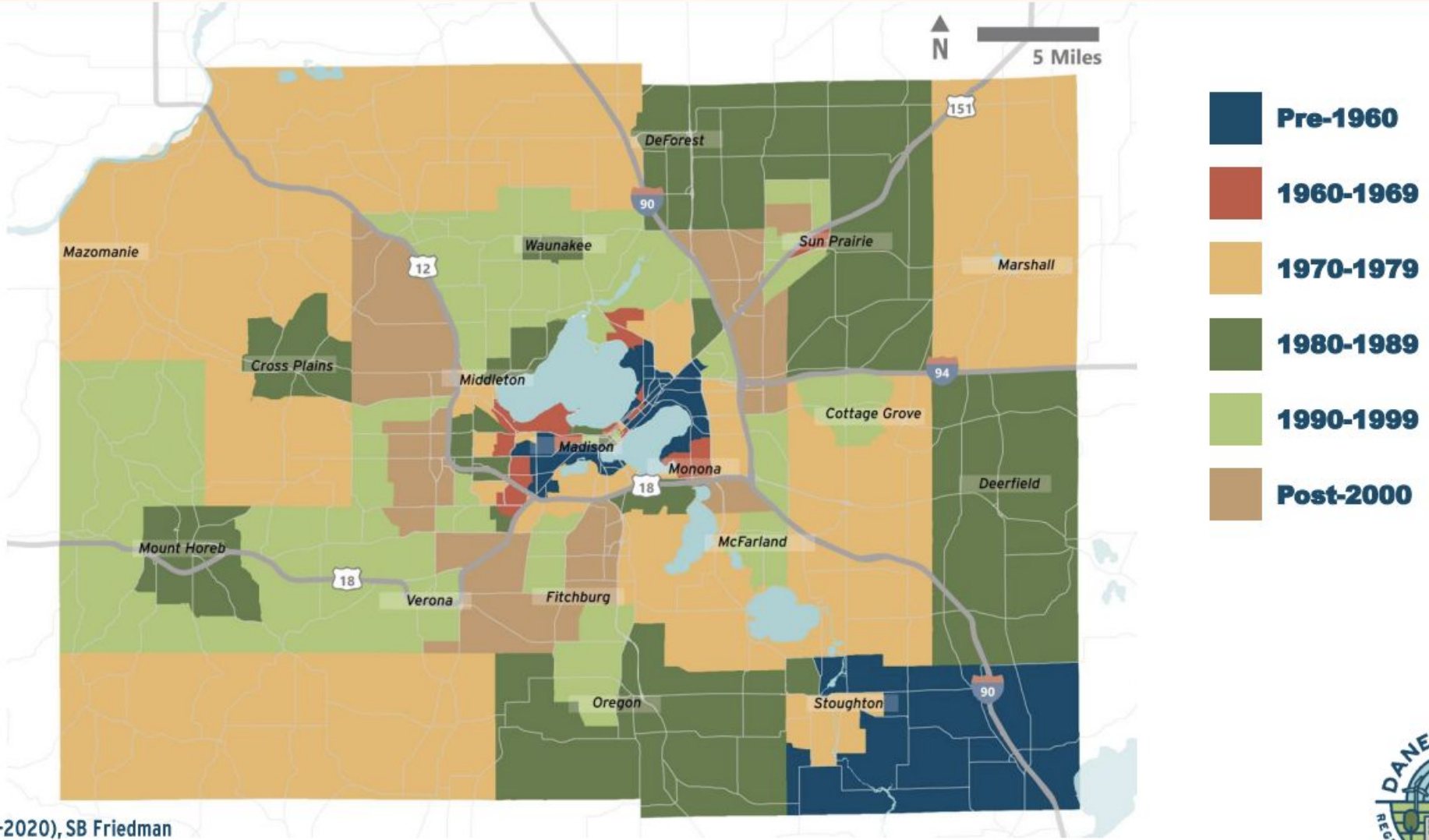


What should our next steps be as a county (ideas/strategies)? Let's think as a region!



MEDIAN YEAR STRUCTURE BUILT

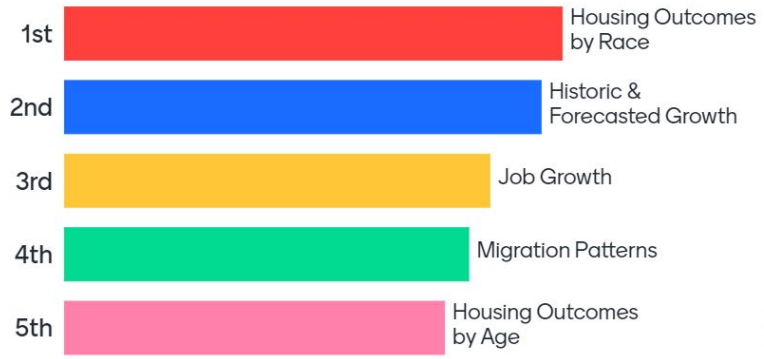
MADISON-ADJACENT SUBURBS HAVE NEIGHBORHOODS WITH HIGH CONCENTRATIONS OF NEW HOUSING



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

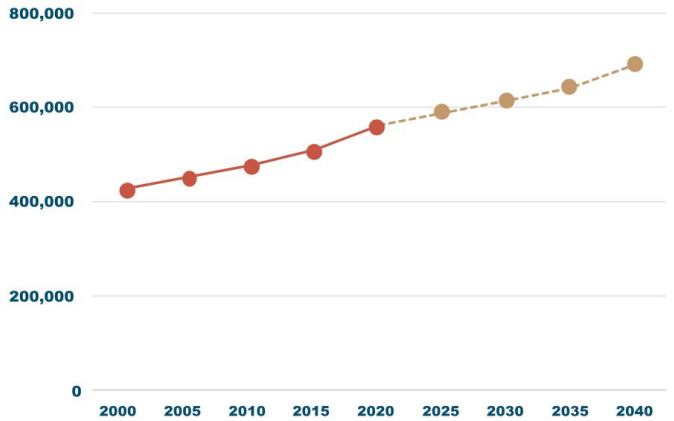

HELPFUL
RESOURCES
Own It
• Website: OWN IT: Building Black Wealth
• Click here to contribute. (Thank you!)
• Article: Ambitious "Own it: Building Black Wealth" program launches to spur Black home ownership in Madison
• More resources to learn more about the impact of the real estate, banking, finance industries on the Black community.

Rank the items below to choose our path for HAC Meeting #2!



PROJECTED POPULATION GROWTH 2020-2040

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



Projected new residents, 2020-2040

+129,000 New residents

1.0% Compound annual growth rate (CAGR)

Source: U.S. Census Bureau, CARPC, SB Friedman

DANE COUNTY RACE + ETHNICITY (2010-2020)

DANE COUNTY HAS DIVERSIFIED OVER THE PAST 10 YEARS

WHITE / NOT HISPANIC (+7%)

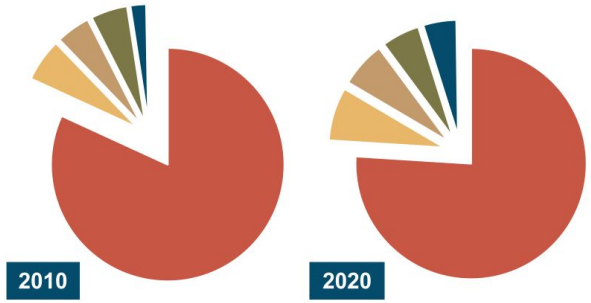
HISPANIC / LATINO OF ANY RACE (+45%)

ASIAN AMERICAN / PACIFIC ISLANDER (+55%)

BLACK / AFRICAN AMERICAN (+20%)

TWO OR MORE RACES / "SOME OTHER RACE" (+146%)

AMERICAN INDIAN (-5%)



Source: US Census Bureau 2010 & 2020, SB Friedman

2021 AVERAGE WAGES

HIGH GROWTH SECTORS REPORT ABOVE AVERAGE WAGES



$84,200
AVERAGE WAGE OF 3 FASTEST-GROWING INDUSTRIES

$63,800
AVERAGE WAGE ACROSS ALL INDUSTRIES

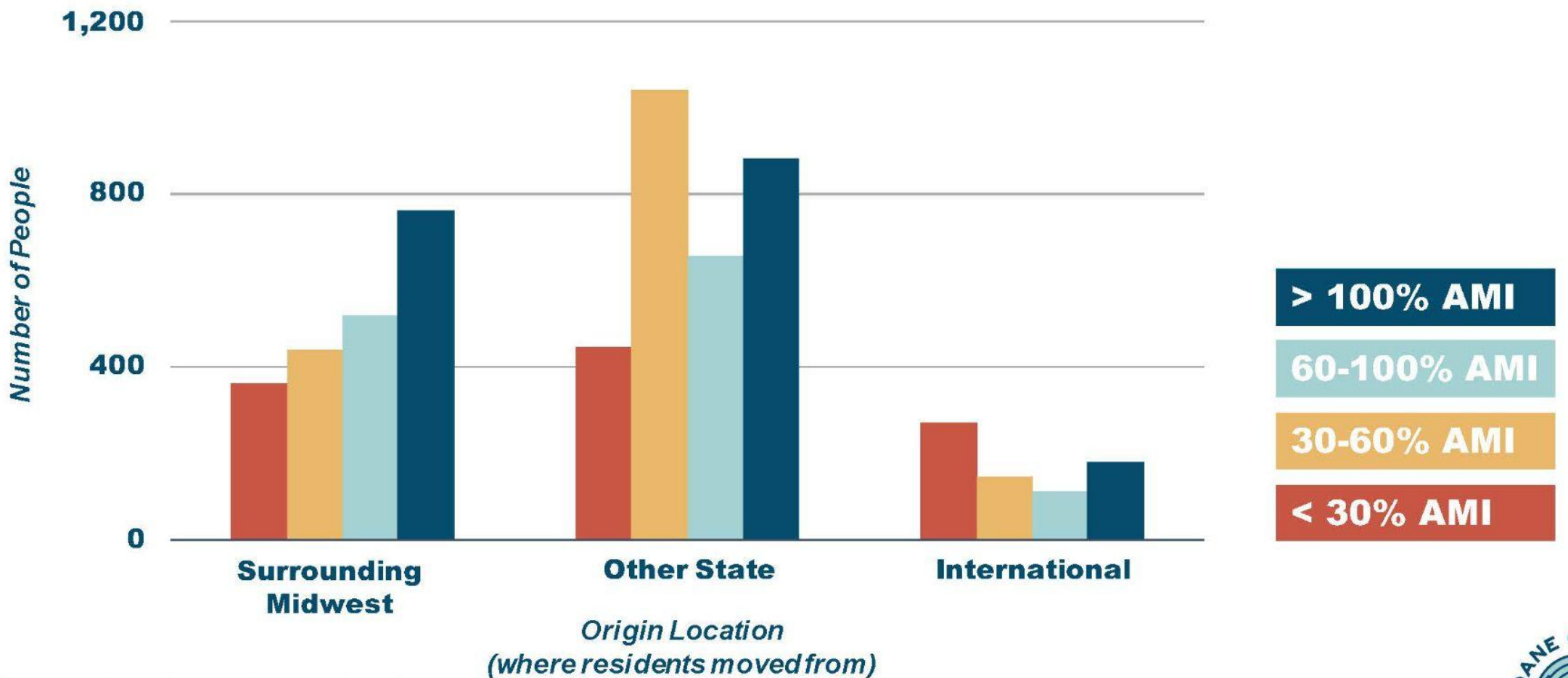
Source: Lightcast, SB Friedman




Sandy
Harter
PRIVATE SECTOR

AMI BY MOVERS' PRIOR LOCATION

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

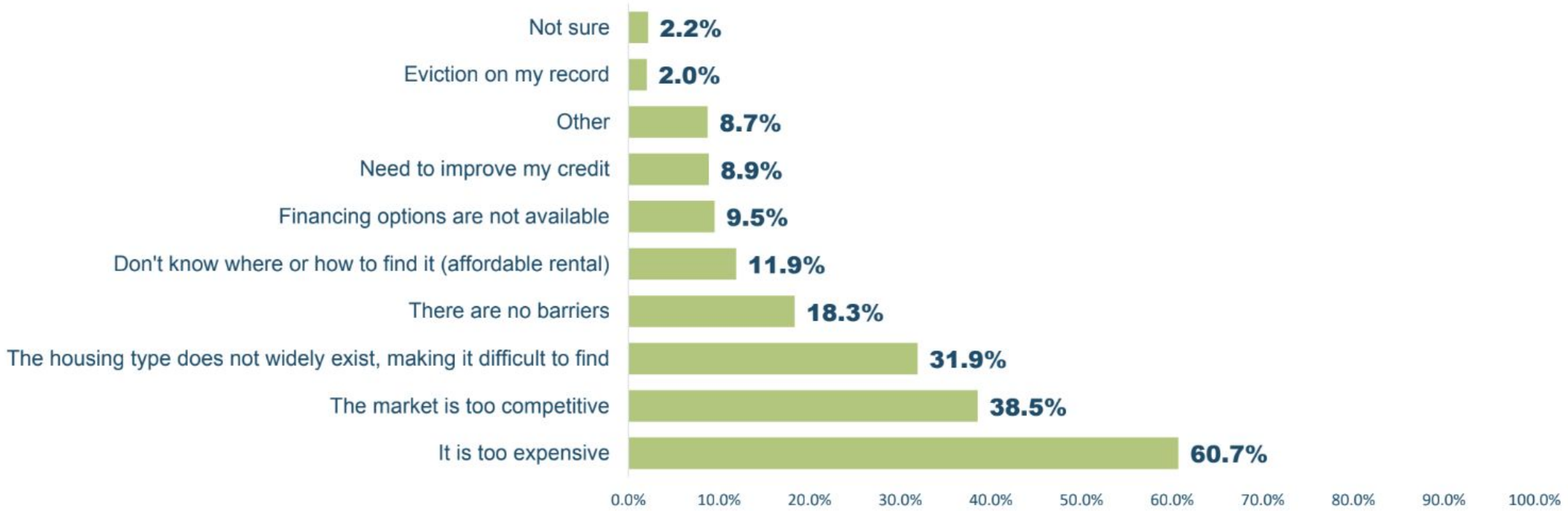


Note: Chart excludes students and movers from Wisc
Source: PUMs ACS 5-Year (2016-2020), SB Friedman

COMMUNITY HOUSING SURVEY

BARRIERS TO HOUSING ATTAINABILITY

WHAT ARE THE PRIMARY BARRIERS PREVENTING YOU FROM LIVING IN YOUR PREFERRED HOUSING TYPE?



FOCUS GROUPS

Urban LMI
Youth / LGBTQ+
Seniors
Latinx
Hmong
Black / African American

x

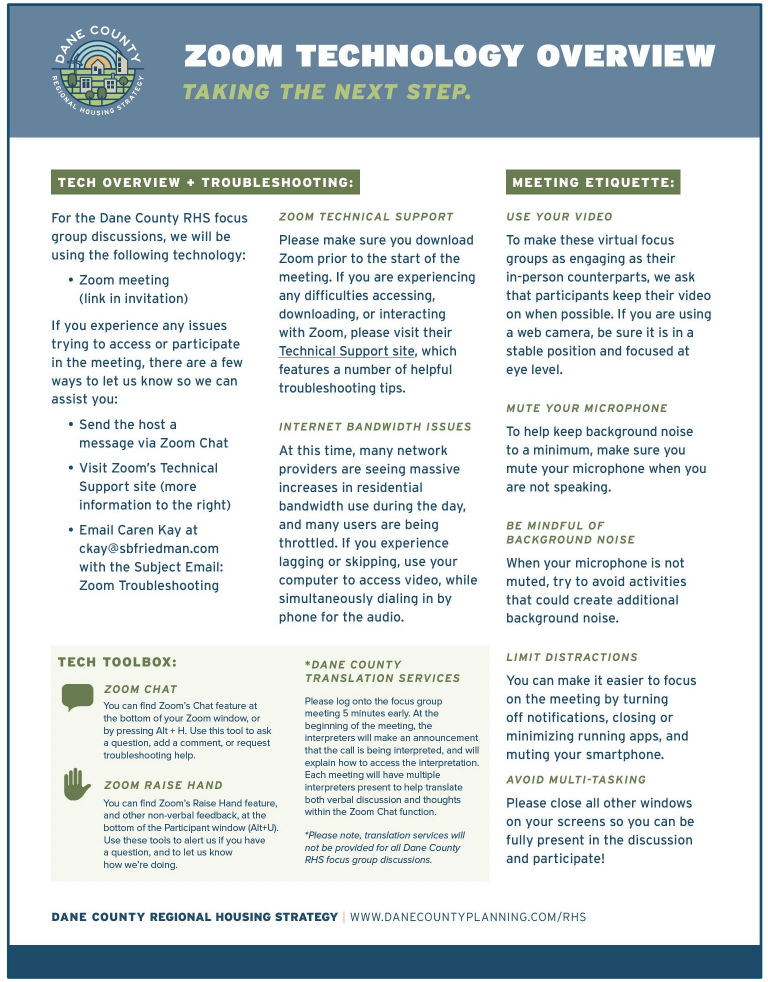
EDUCATIONAL CAMPAIGNS

Flyers
Postcards
Graphics
Copy

x

COUNTYWIDE SURVEY

English
Hmong
Spanish



ZOOM TECHNOLOGY OVERVIEW

TAKING THE NEXT STEP.

TECH OVERVIEW + TROUBLESHOOTING:

For the Dane County RHS focus group discussions, we will be using the following technology:

- Zoom meeting (link in invitation)

If you experience any issues trying to access or participate in the meeting, there are a few ways to let us know so we can assist you:

- Send the host a message via Zoom Chat
- Visit Zoom's Technical Support site (more information to the right)
- Email Caren Kay at ckay@sbfriedman.com with the Subject Email: Zoom Troubleshooting

ZOOM TECHNICAL SUPPORT

Please make sure you download Zoom prior to the start of the meeting. If you are experiencing any difficulties accessing, downloading, or interacting with Zoom, please visit their Technical Support site, which features a number of helpful troubleshooting tips.

INTERNET BANDWIDTH ISSUES

At this time, many network providers are seeing massive increases in residential bandwidth use during the day, and many users are being throttled. If you experience lagging or skipping, use your computer to access video, while simultaneously dialing in by phone for the audio.

TECH TOOLBOX:

ZOOM CHAT

You can find Zoom's Chat feature at the bottom of your Zoom window, or by pressing Alt + H. Use this tool to ask a question, add a comment, or request troubleshooting help.

ZOOM RAISE HAND

You can find Zoom's Raise Hand feature, and other non-verbal feedback, at the bottom of the Participant window (Alt+U). Use these tools to alert us if you have a question, and to let us know how we're doing.

**DANE COUNTY TRANSLATION SERVICES*

Please log onto the focus group meeting 5 minutes early. At the beginning of the meeting, the interpreters will make an announcement that the call is being interpreted, and will explain how to access the interpretation. Each meeting will have multiple interpreters present to help translate both verbal discussion and thoughts within the Zoom Chat function.

**Please note, translation services will not be provided for all Dane County RHS focus group discussions.*

MEETING ETIQUETTE:

USE YOUR VIDEO

To make these virtual focus groups as engaging as their in-person counterparts, we ask that participants keep their video on when possible. If you are using a web camera, be sure it is in a stable position and focused at eye level.

MUTE YOUR MICROPHONE

To help keep background noise to a minimum, make sure you mute your microphone when you are not speaking.

BE MINDFUL OF BACKGROUND NOISE

When your microphone is not muted, try to avoid activities that could create additional background noise.

LIMIT DISTRACTIONS

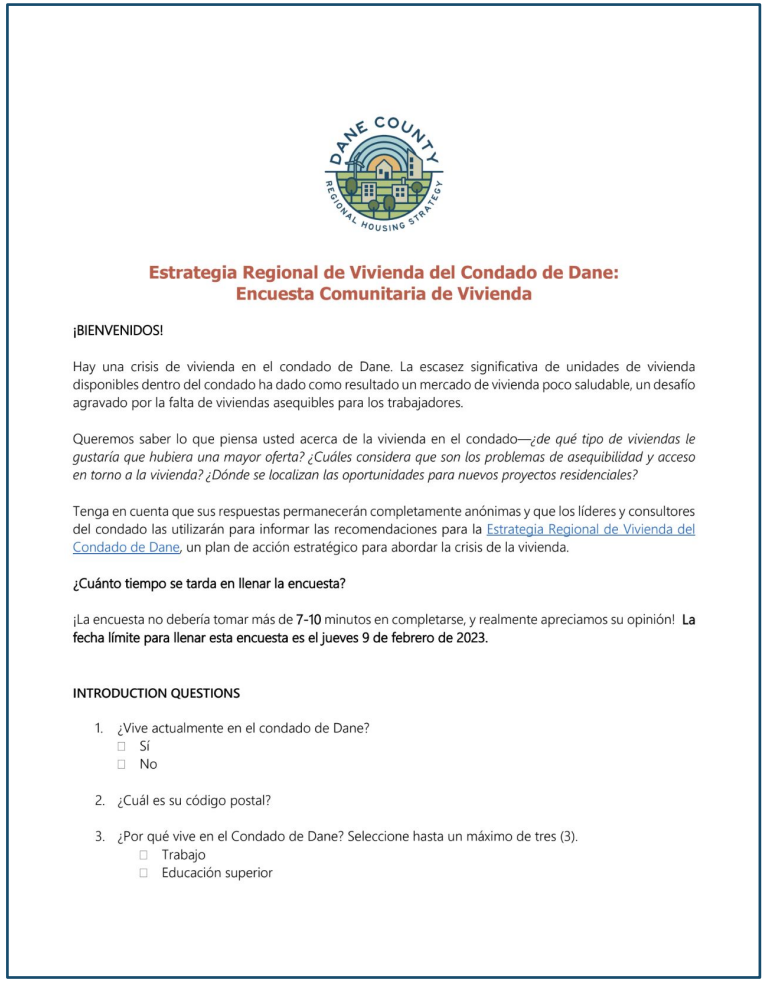
You can make it easier to focus on the meeting by turning off notifications, closing or minimizing running apps, and muting your smartphone.

AVOID MULTI-TASKING

Please close all other windows on your screens so you can be fully present in the discussion and participate!

DANE COUNTY REGIONAL HOUSING STRATEGY | WWW.DANECOUNTYPLANNING.COM/RHS





DANE COUNTY REGIONAL HOUSING STRATEGY

Estrategia Regional de Vivienda del Condado de Dane:
Encuesta Comunitaria de Vivienda

¡BIENVENIDOS!

Hay una crisis de vivienda en el condado de Dane. La escasez significativa de unidades de vivienda disponibles dentro del condado ha dado como resultado un mercado de vivienda poco saludable, un desafío agravado por la falta de viviendas asequibles para los trabajadores.

Queremos saber lo que piensa usted acerca de la vivienda en el condado—*¿de qué tipo de viviendas le gustaría que hubiera una mayor oferta? ¿Cuáles considera que son los problemas de asequibilidad y acceso en torno a la vivienda? ¿Dónde se localizan las oportunidades para nuevos proyectos residenciales?*

Tenga en cuenta que sus respuestas permanecerán completamente anónimas y que los líderes y consultores del condado las utilizarán para informar las recomendaciones para la Estrategia Regional de Vivienda del Condado de Dane, un plan de acción estratégico para abordar la crisis de la vivienda.

¿Cuánto tiempo se tarda en llenar la encuesta?

¡La encuesta no debería tomar más de **7-10** minutos en completarse, y realmente apreciamos su opinión! **La fecha límite para llenar esta encuesta es el jueves 9 de febrero de 2023.**

INTRODUCTION QUESTIONS

1. ¿Vive actualmente en el condado de Dane?
   - ☐ Sí
   - ☐ No
2. ¿Cuál es su código postal?
3. ¿Por qué vive en el Condado de Dane? Seleccione hasta un máximo de tres (3).
   - ☐ Trabajo
   - ☐ Educación superior


DANE COUNTY
REGIONAL HOUSING STRATEGY
NON-PROFITS

BUILDING BLOCKS | MEETING BY MEETING PROGRESS



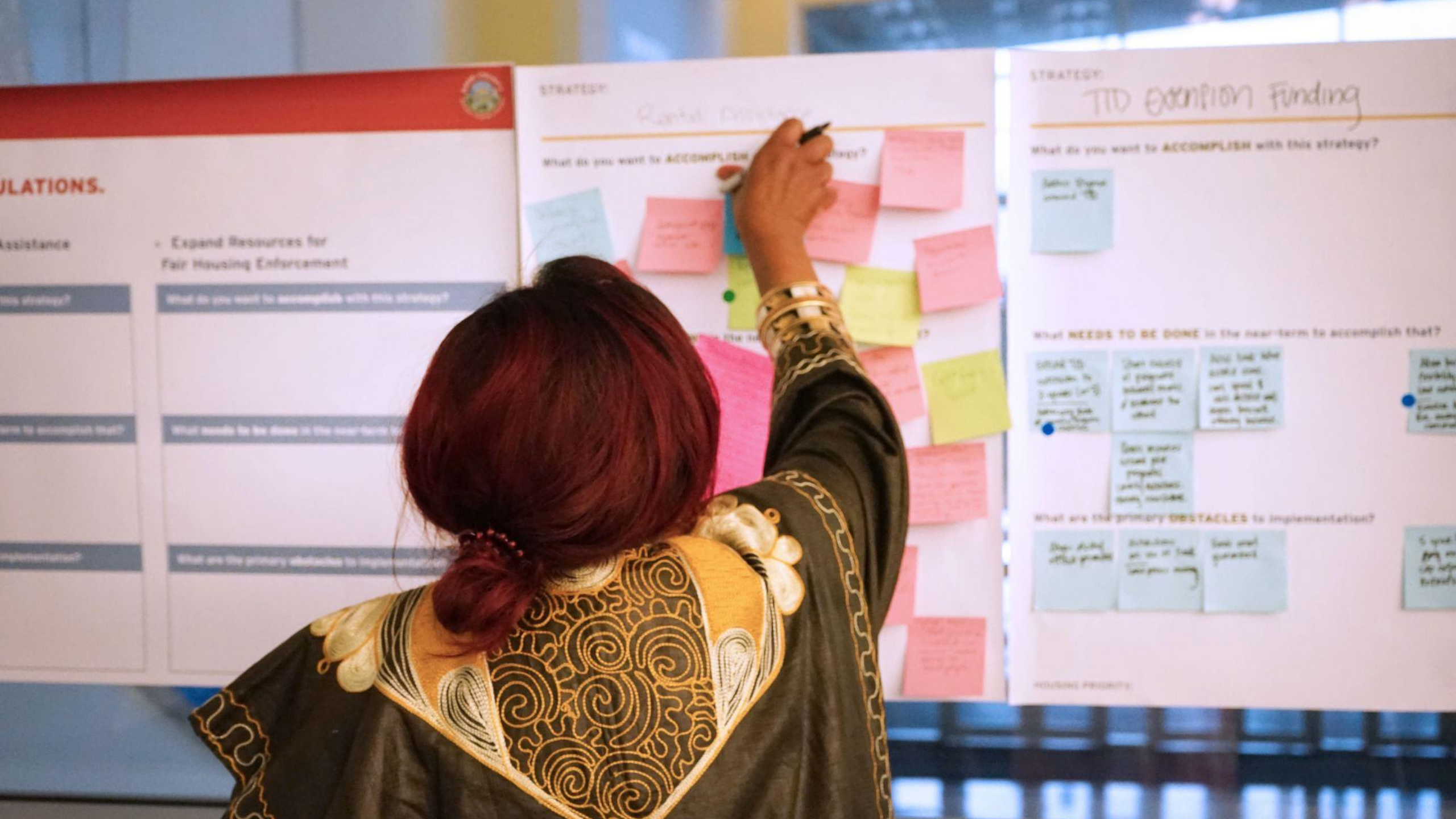
- 6 Core Values
- 5 Top Housing Priorities
- 17 Strategies
- 100 Action Items

Core values: Accountability, Affordability, Economic Growth, Equity, Empowerment, Sustainable Development



OPENING DOORS FOR OUR FUTURE.

Housing Advisory Committee (HAC) Meeting #4 | 01.25.2023


ULATIONS.
Assistance
- Expand Resources for
Fair Housing Enforcement
STRATEGY:
What do you want to ACCOMPLISH
STRATEGY:
TID Exemption Funding
What do you want to ACCOMPLISH with this strategy?
What NEEDS TO BE DONE in the near-term to accomplish that?
What are the primary OBSTACLES to implementation?

















IT'S IMPACTING US COUNTYWIDE.

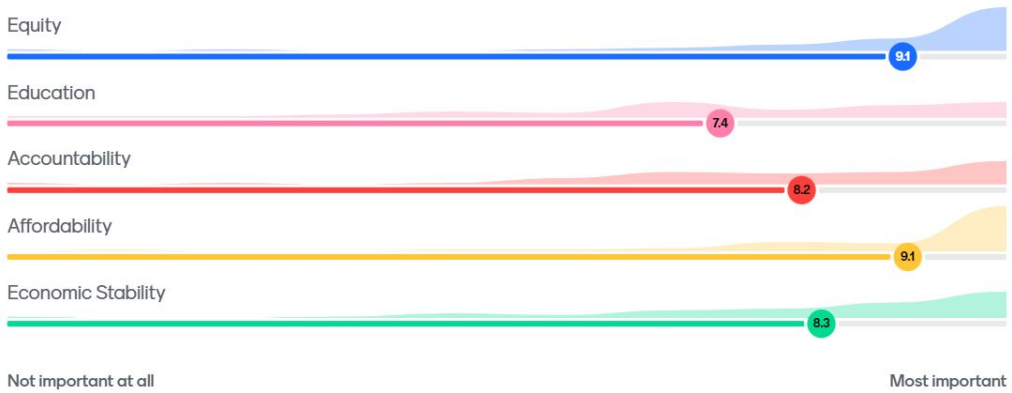
COMMUNITY HOUSING SURVEY

Let's come together to solve the problem.

SCAN THE QR CODE


DISCUSSION DIRECTIONS
OPEN HOUSE FORMAT
During the 75-minute engagement exercise, HAC Members will visit all five (5) tables at their own pace. Each table is centered around one of the five Housing Priorities. Use the checklist card to ensure you share feedback all tables.
Goals:
1. Discuss Housing Priority
2. Read/learn about existing local strategies
3. Rank what is important for this Regional Strategic Action Plan
4. Identify what is missing other targeted strategies
ELCOME

How do these core values resonate with you? How important is each core value to you?

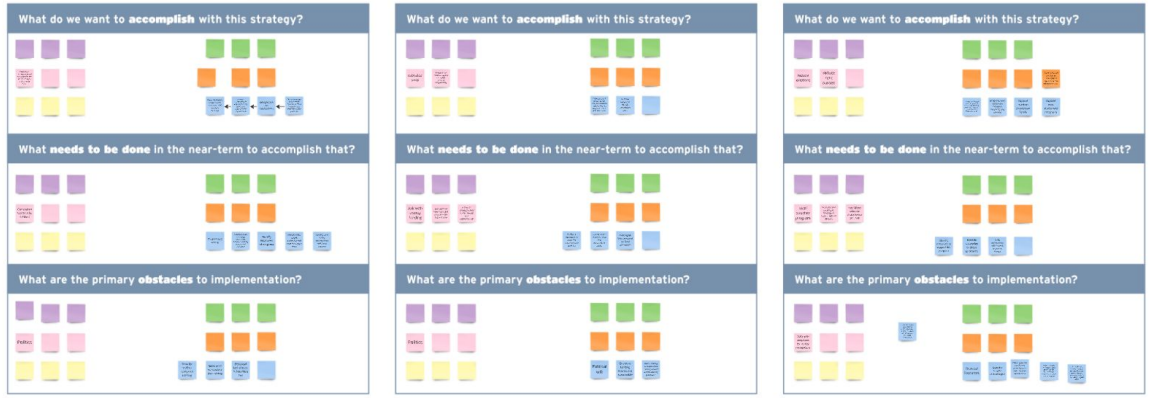


HOUSING PRIORITY:

PROVIDE HOUSING, RESOURCES AND PROTECTIONS FOR THE MOST VULNERABLE POPULATIONS.

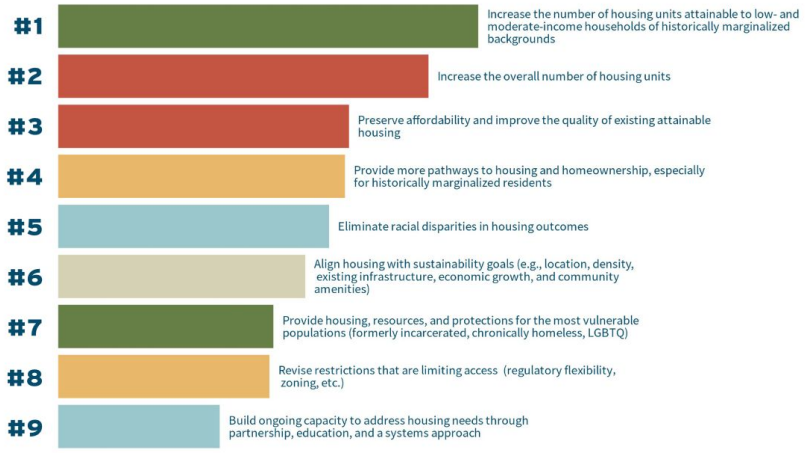
DRAFT STRATEGIES:

- Conduct Racial Equity and Inclusion Training and Communication around Housing
- Utilize Tax Increment District (TID) Extension Funding for Affordable Housing
- Develop or Expand Renter Assistance Programs



DRAFT HOUSING PRIORITY - RANKING

FULL GROUP DISCUSSION + MENTIMETER EXERCISE



Additional strategies?

57 responses

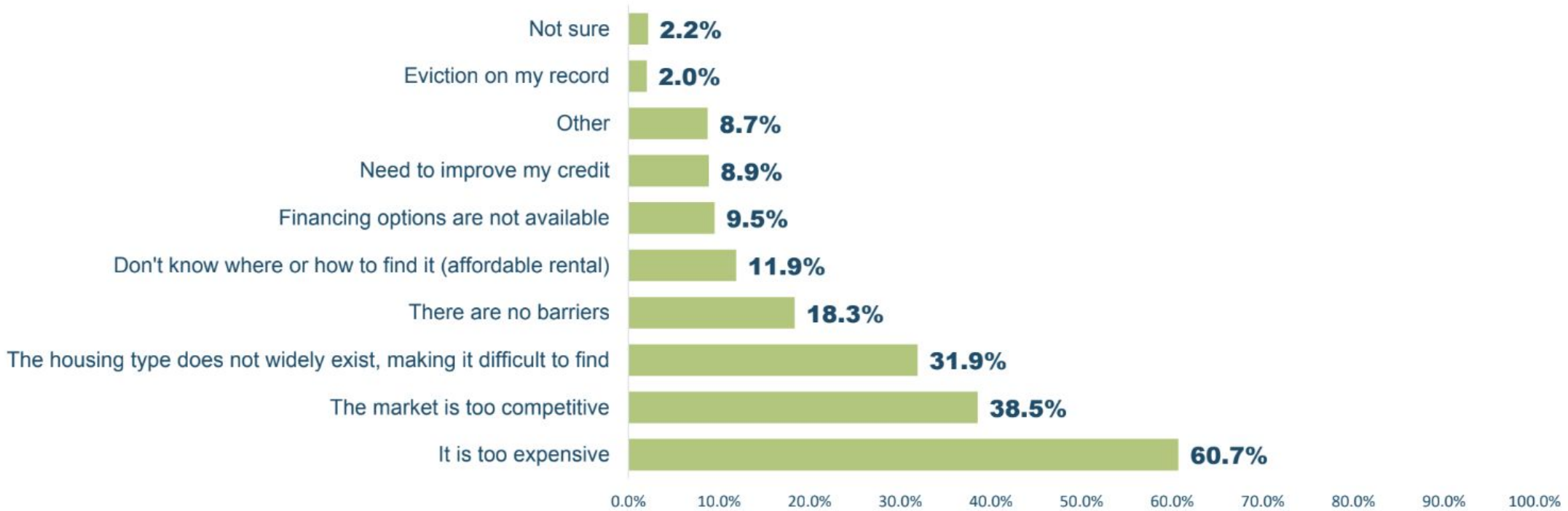
- No
- Right to legal counsel for renters facing eviction and other loss of housing.
- NOAH acquisition and preservation fund, not just for rehab.
- Expansion of public transportation to local municipalities
- Developers that help pay for supportive services for tenants in their affordable housing projects.
- Transportation support embedded in housing
- Boatload of money.
- Land trust farms in rural areas
- You are going to address mindsets while dealing with housing simultaneously
- WEDC funds
- Need to address restrictive ordinancesWhere is money co.ing from
- Senior housing condos. They have fewer finanial barriers and many stay in their larger homes as their only option to


Meeting for
GENERAL
PUBLIC

COMMUNITY HOUSING SURVEY

BARRIERS TO HOUSING ATTAINABILITY

WHAT ARE THE PRIMARY BARRIERS PREVENTING YOU FROM LIVING IN YOUR PREFERRED HOUSING TYPE?




PRIZE
CANDY
TRY AGAIN
CANDY
PRIZE
CANDY
PRIZE
SORRY

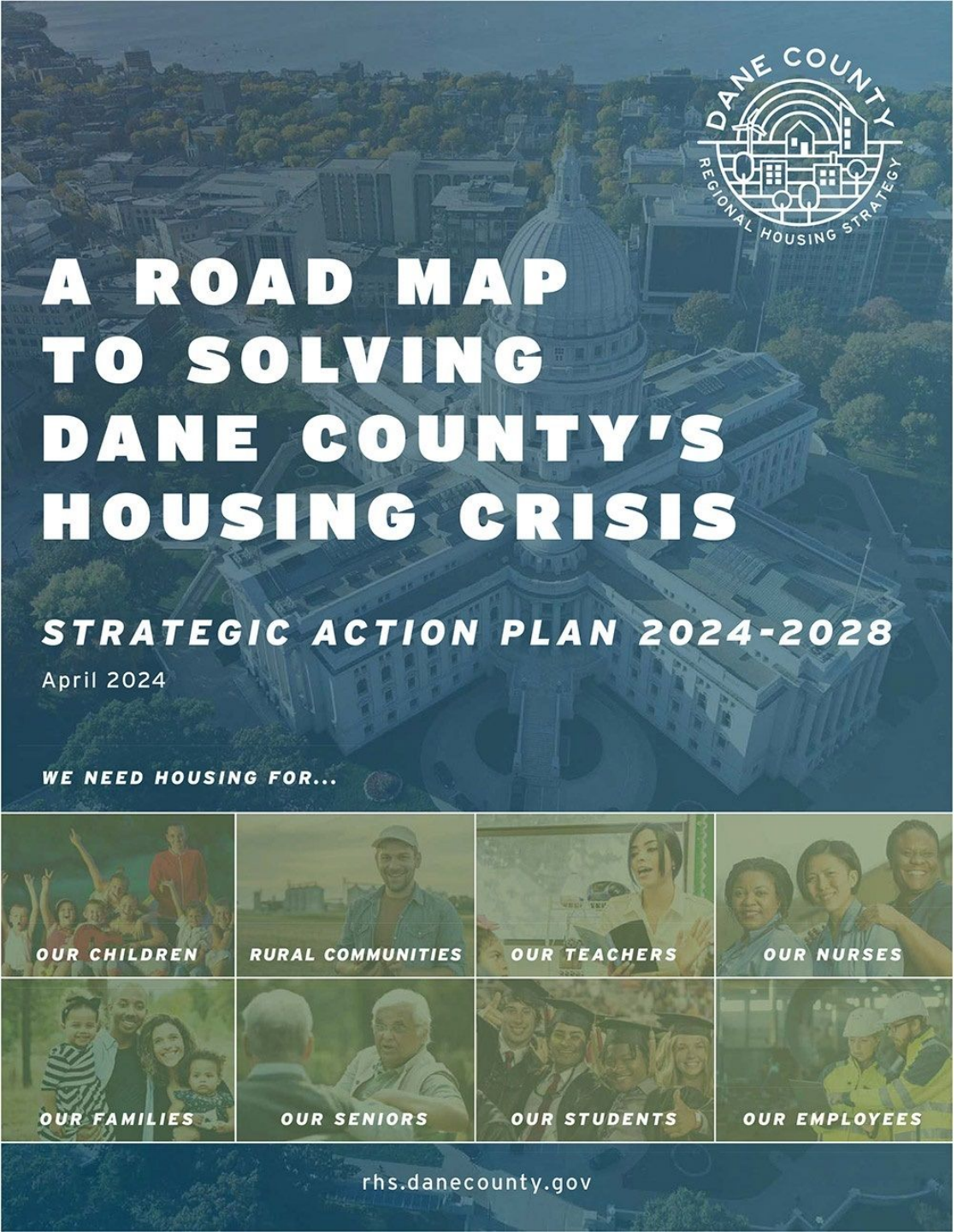



Housing Advisory Committee


ULTRA


DANE COUNTY
REGIONAL HOUSING STRATEGY
TAKING THE NEXT STEP.


Housing Advisory Committee



THANK YOU!

Let's exchange some knowledge!

Contact us or visit:

RHS.DANECOUNTY.GOV

Olivia Parry, Dane County, parry.olivia@danecounty.gov

Caren Kay, SB Friedman, ckay@sbfriedman.com

Abigail Rose, All Together, arose@alltogetherstudio.com

Becky Binz, City of Sun Prairie, bbinz@cityofsunprairie.com