

*Stoughton Area
Workforce/Affordable Housing Tour*



Stoughton

TOUR ATLAS

April 3, 2008



Partners:

United Way of Dane County
City of Stoughton Mayor's Office
Dane County Housing Authority

Dane County Joining Forces for Families
Dane County Planning and Development Department
Stoughton Area Resource Team
Wisconsin Partnership for Housing Development

Stoughton Area Housing Vision Statement

To provide working family housing to meet Stoughton area needs

Housing determines where we live, where we work, our access to services and shopping, where our children go to school and where we grow older. Housing creates community and influences the economy and our overall quality of life. In Stoughton, we recognize that adequate and affordable housing is essential to maintaining our vibrant and engaged community, a growing economy, a strong business climate, active civic and cultural participation, and the ability to attract and keep future residents.

The Stoughton area is committed to addressing the challenges and trends of rising housing costs that threaten our community, including:

- relocation of residents and tax base outside of Stoughton
- workforce reduction
- reduction in number of students in school
- increase in commute time and the length of the work day
- less time with family
- lower air quality due to increased commuting distances
- increase in traffic
- weakening community fabric

To ensure the future and continued health of our community, economy and environment, the Stoughton area will have to provide a wide range of housing options to meet the needs of its residents, employers and growing families. In order to accomplish this goal we will:

- engage stakeholders, residents and neighborhoods through outreach and education
- identify the housing needs of current and future residents,
- explore alternative housing options
- provide outreach and education and seek input from residents and stakeholders about how best to provide for future housing needs
- seek creative ways to finance and develop new housing opportunities
- create a housing coalition to meet regularly to guide this work

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Purpose of the Stoughton Area Workforce/Affordable Housing Tour

- Bring all stakeholders of working family housing together to see their various roles and the importance of coordination of efforts to build capacity
- Understanding what the affordable housing issues are in Stoughton Area
 - We have enough bricks and mortar
 - We have some great efforts and places in our community
 - There are places where it really is working
 - Some people just can't afford affordable housing
- Seeing where very affordable housing does exist in our community
 - Dispelling myths that it is a 'target for crime, etc.'
 - Benefits of places being 'all over the city'
 - Importance of relationship to jobs and transportation
- Encouraging interest in growing partnerships to create affordable housing

Fact Sheet on Affordable Housing Needs in Stoughton, WI

*provided by Stoughton Area Resource Team (START) in collaboration with
United Way of Dane County, Dane County Planning and Development Department,
Dane County Housing Authority, Stoughton Food Pantry, and Stoughton Senior Center*

HOUSING OPTIONS ARE LIMITED FOR THOSE WITH GREATEST NEED

What is “affordable housing”? Housing is considered affordable when a household spends no more than 30 percent of its gross income on basic housing costs. For homeowners, this includes mortgage payments, property taxes, insurance and utilities; for renters, this includes rent and utilities. Utilities costs include water, sewage disposal, electricity and/or gas for lighting, heating and cooking. (*Department of Housing and Urban Development (HUD) definition*)

How do you determine need? There are two gauges to determine need: (a) income group and (b) “self-sufficiency standard.” The income group provides an understanding of number of households in need. The “self-sufficiency standard” provides a greater understanding of the annual income different sizes of households must earn to live independently without public or private assistance.

(a) Income Group. Household income groups are defined as extremely low, very low, low, moderate, middle and upper income by the relationship of their income to the median household income.

Median household income in Dane County	\$ 50,664
Median Household Income in the City of Stoughton	\$ 47,633
<i>(City of Stoughton Comprehensive Plan states that the numbers are higher now.)</i>	

Households with incomes up to 30 percent of the median income are classified as *extremely low* income; households with 30 to 50 percent of the median income are classified as *very low*; households with 50 to 80 percent of the median income are classified as *low* income; and households with 80 to 90 percent of the median income are classified as *moderate* income.

The 2000 Census shows the City of Stoughton with a population of 12,254 and 4,890 households or housing units.

Extremely Low Income	\$14,290 or less	450 households or 9 percent of households
Very Low Income	\$14,290 to \$23,820	600 households or 12 percent of households
Low income	\$23,820 to \$38,100	575 households or 12 percent of households
Moderate income	\$38,100 to \$45,250	900 households or 18 percent of households

(b) Self-Sufficiency Standard. The “self-sufficiency standard” is a formula that documents the cost of living for families in a specific location. In WI it includes monthly costs for housing, childcare, food, transportation, health care, taxes, and miscellaneous. In WI it deducts earned income tax credit, childcare tax credit, and child tax credit. To meet the self-sufficiency standard, a single adult needs to earn \$7.40 per hour or \$15,633 per year; an adult and infant, \$16.75 per hour or \$35,379 per year; 2 adults and preschool and school age child, \$11.70 per hour per adult or \$49,434 per year.*

How many Stoughton households fall below the “self-sufficiency standard”? Generally speaking, households with an extremely low income, very low income, and low income fall below the self-sufficiency standard.

In Stoughton 1,625 households or 33 percent of the total households fall below the “self-sufficiency standard.”

Extremely Low Income	\$14,290 or less	450 households
Very Low Income	\$14,290 to \$23,820	600 households
Low income	\$23,820 to \$38,100	575 households

What is the housing gap in Stoughton?

- Stoughton needs an additional 331 units to meet affordable housing needs for the 450 households with extremely low income (\$14,290 or less). There are 119 units available with monthly rent of \$350 or less (30 percent of gross income).
- Stoughton needs an additional 59 units for assisted rental housing for renters over 65 and the disabled . There are 385 households with extremely low, very low and low incomes. The needs of approximately 85 percent of those households have been met.**
- Stoughton needs an additional 469 units for assisted rental housing for families younger than 65. There are 581 households with extremely low, very low and low incomes. The needs of approximately 19 percent of those households have been met. **

What programs support families who do not meet the self-sufficiency standard?

- The **Stoughton Food Pantry** reported that the number of households served has increased from 215 in 1994 to 1,844 households in 2007. The number of individuals (60% adults and 40% children) served has increased from 746 in 1994 to 5,168 in 2006.
- In 2007 the **Stoughton Area Senior Center** reported that 847 older adults received case management services and about 23,146 meals were delivered to homes of older adults.
- In 2007 **Seniors in Need** reported that 40 persons age 55 and older received financial support in the amount of \$32,560 to meet emergency needs.
- In 2007 **START** reported that 313 families under the age of 55 received support through advocacy, referrals or financial support. Of those 97 clients received financial support in the amount of \$15,875 to meet emergency needs.
- **Porchlight** reported that DIGS, an eviction prevention program in Madison, served 80 Stoughton area households from 1999 to 2005.
- In 2000 the **Community Action Coalition** reported 5,979 instances of service, the largest number for any community in Dane County other than Madison.

Data is from the 2000 U.S. Census of Population and Housing unless noted differently.

* *The Self-Sufficiency Standard for WI 2004, published by WI Women's Network.*
(www.sixstrategies.org.)

**Renter Households: 2002 (sources: U.S. Census Bureau, U.S. Department of Housing and Urban Development, WI Housing and Economic Development Authority, Dane County Regional Planning Commission)

Background Facts on Stoughton Housing

If a family spends more than 30% of their income on housing, they are said to have a housing burden. Low income families with a housing burden are at risk of becoming homeless.

Percent County Mean Income		Below 30%	30-50%	50-80%
Income per month		Less than \$1,810	Up to \$2,715	Up to \$4,344
Income available for rent		Less than \$543	Less than \$905	Less than \$1,448
Stoughton Median 2000 Income = \$47,633		448 Stoughton households	597 Stoughton households	
# of Dane County Renters with Housing Burden*	Elderly	1,469	1,389	545
	Small Family	2,796	2,404	1,148
	Large Family	600	380	415
Common Occupations within income levels		Food Prep Dishwasher Cashier Parking Lot Attendant School Bus Driver Wait Staff Home Health Aide	Bank Teller Janitor Nursing Aide Security Guard Receptionist Child Care Worker	Teacher Admin. Assist. Auto Mechanic Social Worker Maintenance/Repair Worker

Stoughton Housing Supply, 2000 Census:

4734 occupied units	12,354 population
3071 owned	65% owned
1663 rented	35% rented
21% of units have elderly member	

Stoughton Renter Households: 2002

	Family Households	Households w. Elderly/ Persons with Disabilities
# with income <80% CMI	581	385
Supply of supported housing	112	326
% of Need Met:	19.3%	84.8%

Housing Costs and Local Fiscal Demographics:

2007 Fair Market Rent	
Zero Bedroom	525
One Bedroom	656
Two Bedroom	775
Three Bedroom	1,040
Four Bedroom	1,288

The Shortage of Housing in Stoughton:

Dane County Housing Authority Units in Stoughton	30
Section 42 apartment units in Stoughton	220
Stoughton Housing Authority Units:	92
Section 8 Housing Voucher contracts in Stoughton	83
Total of Affordable Supported Units:	= 425
Number of Households with less than 50% median income	= 873
Shortfall:	= 358

City of Stoughton Estimated Households: 2000 to 2007

Population and Households	1990	Factor*	2000	2001	2002	2003	2004	2005	2006	2007
Population	8,786		12,354	12,433	12,524	12,629	12,654	12,753	12,755	12,800
Group Quarters	390		422	405	388	380	361	356	349	347
Household Population	8,396		11,932	12,028	12,136	12,249	12,293	12,397	12,406	12,453
Persons per Household	2.55		2.52	2.50	2.49	2.48	2.46	2.46	2.44	2.41
Previous Year Units Added				74	68	71	54	55	44	79
Single Family Added				44	52	13	31	43	40	16
Housing Units	3,404		4,890	4,964	5,032	5,103	5,157	5,212	5,256	5,335
Vacant units**	110	3.2%	156	159	161	163	165	167	168	171
Households	3,294		4,734	4,805	4,871	4,940	4,992	5,045	5,088	5,164
Households Added				71	66	69	52	53	43	76
Owner Households	2,150	64.9%	3,071	3,113	3,164	3,176	3,206	3,248	3,287	3,302
Owner LMI Households***		31.8%	976	989	1,005	1,009	1,019	1,032	1,045	1,049
Renter Households	1,444		1,663	1,692	1,707	1,763	1,786	1,797	1,801	1,862
Renter LMI Households***		72.3%	1,202	1,223	1,234	1,275	1,291	1,299	1,302	1,346

Source: 2001 to 2007 population and housing units estimates from Wisconsin DOA

*Assumptions for years after 2000

**Annual vacancy rates are estimated at 3.2%

***The percentage of Low and Moderate Income households stays constant by tenure



City of Stoughton Comprehensive Plan

Chapter 6: Housing

Adopted:
May 31, 2005

Planning Assistance by:



Vandewalle & Associates
Planning - Creating - Rebuilding

CHAPTER SIX: HOUSING

This chapter contains a compilation of background information, goals, objectives, policies and recommended programs aimed at providing an adequate housing supply that meets existing and forecasted housing demand in the City of Stoughton. The chapter covers all of the data and analysis as required under §66.1001, Wisconsin Statutes.

A. EXISTING HOUSING FRAMEWORK

According to 2000 census data, there were 4,920 housing units in Stoughton compared to 3,411 total units in 1990. The U.S. Census defines a “housing unit” as “a single-family house, townhouse, mobile home or trailer, apartment, group of rooms, or single room that is occupied as a separate living quarters or, if vacant, is intended for occupancy as a separate living quarter”. This definition includes unsupervised homes or apartments developed for the elderly population where each living quarter has a separate access. Facilities where an elderly population has some supervision (e.g., nursing homes, assisted living facilities) are defined under the census as “group quarters”. There were 422 Stoughton citizens residing in group quarters according to the 2000 census.

On average, the City added about 158 new housing units per year from 1990 to 2000. About 67 percent of the 2000 housing stock was single family dwellings, which is comparable to the proportion of single family dwellings in the 1990 housing stock. Tables 12 and 13 show noticeable increases in the number of multi-family units built during the 1990s, and noticeable decreases in the total number of two-family units.

Table 12: Housing Types, 1990-2000

Units per Structure	1990 Units	1990 Percent	2000 Units	2000 Percent
Single Family	2,256	66.1	3,316	67.4
Two Family (Duplex)	594	17.4	498	10.1
Multi-Family	554	16.2	1,106	22.5
Mobile Home	7	0.2	0	0

Source: 1990 and 2000 Census of Population & Housing

Table 13: Housing Development, 1993-2002

Units per Structure	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Single Family Units	91	81	64	76	62	71	56	44	52	13
Two Family (Duplex) Units	4	14	30	36	30	8	16	16	4	2
Multifamily Units	22	36	177	20	12	20	30	14	12	56
Total Units	117	131	271	132	104	99	102	74	68	71

Source: Dane County Regional Planning Commission and Stoughton Department of Planning and Development

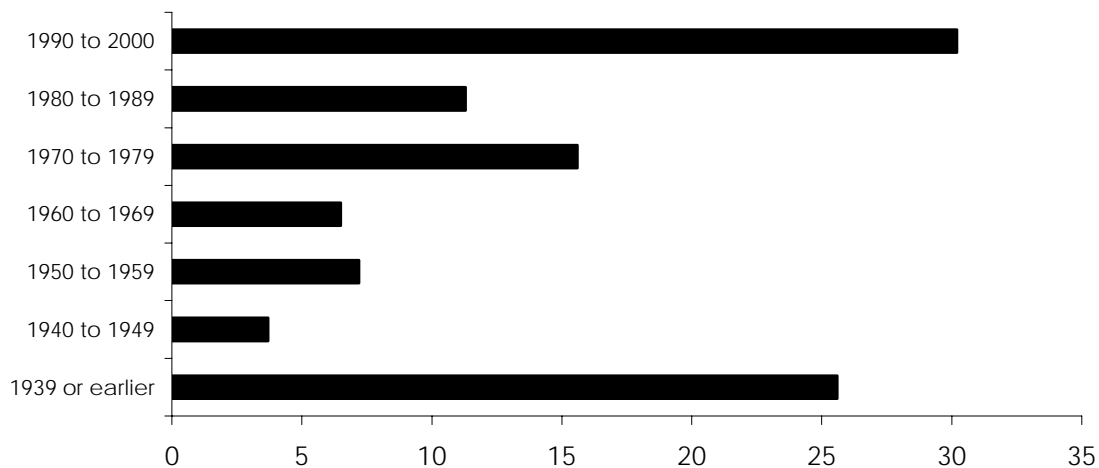
Table 14 compares other 2000 housing stock characteristics for Stoughton with the Villages of McFarland and Oregon, the Town of Dunkirk, and Dane County. In 2000, Stoughton had an average vacancy rate of 3.2 percent. The percent of owner-occupied housing units in the City was nearly 65 percent, which is lower than all but one of the compared communities, but higher than Dane County. The median housing value in 1999 was \$131,600, lower than all other compared communities. The median rent contract for Stoughton in 1999 was \$596, also lower than all but one of the compared communities. More recent data available by zip code indicate that these numbers have evolved through inflation, but the relative differences remain consistent.

Table 14: Comparison of Housing Stock Characteristics, 2000

	Total Housing Units	% Vacant	% Owner Occupied	Median Housing Value in 2000	Median Contract Rent in 2000
City of Stoughton	4,890	2.3	64.9	\$131,600	\$596
Village of McFarland	2,481	2.3	73.0	\$153,400	\$641
Village of Oregon	2,895	3.4	71.5	\$146,000	\$635
City of Sun Prairie	8,198	3.9	60.8	\$143,400	\$654
Town of Dunn	2,259	8.0	88.9	\$167,900	\$778
Town of Pleasant Springs	1,221	10.0	91.4	\$165,300	\$544
Town of Rutland	704	2.1	92.0	\$159,200	\$620
Town of Dunkirk	776	2.1	87.5	\$141,400	\$637
Dane County	180,398	3.8	57.6	\$146,900	\$641

Source: U.S. Census of Population and Housing, 2000

The age of the City's housing stock is illustrated in Table 15. This census information is sometimes used as a measure of the general condition of the community's housing supply. Over half of Stoughton's housing stock was constructed either before 1940 or since 1990. Over 30 percent of Stoughton's housing stock was constructed from 1990 to 2000 alone. This reflects the City's historic past as a dominant agricultural market center, and its recent evolution as a residential center with substantial commuting to employment centers.

Table 15: Age of City of Stoughton Housing as a Percent of the Total 2000 Housing Stock

1. Housing Programs

Forty-eight Dane County communities—including Stoughton—participate in the Dane County Community Development Block Grant (CDBG) program. This partnership is recognized by the U.S. Department of Housing and Urban Development (HUD), allowing Dane County to receive CDBG funds on an annual basis for housing, economic development, and community service initiatives that benefit low- to moderate-income residents. Approximately \$1 million annually in CDBG funds is available for eligible projects in participating communities. Eligible projects related to housing include rehabilitation; minor home repair; handicapped –accessibility modifications; down payment assistance for first-time homebuyers; and housing education, training and counseling. According to the Wisconsin Housing and Economic Development Authority (WHEDA), there were 287 federally

subsidized housing units in the City in 1999. These units are intended for low-income, elderly, or disabled households. As of December 2002, there were 110 housing contracts under Section 8 in Stoughton. Table 16 shows the need for assisted rental housing for families and the elderly population in Stoughton and other communities, according to DCRPC, WHEDA, and other federal housing agencies.

Table 16: Need for Assisted Rental Housing in Stoughton, 1999

Assisted Rental Need	Stoughton		McFarland		Cottage Grove		Sun Prairie		Waunakee	
	Elderly Units	Family Units	Elderly Units	Family Units	Elderly Units	Family Units	Elderly Units	Family Units	Elderly Units	Family Units
1999 Need	453	163	170	62	58	44	414	105	156	154
1999 Supply	298	121	105	60	40	2	157	270	76	9
% of Need Met	65.8%	74.1%	61.8%	96.2%	68.6%	4.5%	37.9%	257.1%	48.8%	5.8%
Persons or Families With Unmet Needs	155	42	65	2	18	42	257	0	80	145

Source: WHEDA and DCRPC

2. Housing Affordability

According to the community survey, many residents felt there is not enough affordable owner- or renter-occupied housing in Stoughton. Using 2000 census data, this section provides a general analysis of the City's "affordable" housing supply to assess if there are enough affordable units available to various household income levels. The U.S. Department of Housing and Urban Development (HUD) has developed a calculation to determine the various income levels in a community. According to HUD, *extremely low income* households are those with incomes below 30 percent of a community's median household income (which was \$47,633 in Stoughton in 1999). *Very low income* households are those with incomes between 30 and 50 percent; *low income* households are those between 50 and 80 percent, and *moderate income* households are those between 80 and 95 percent of a community's median household income.

Using these HUD standards, Table 17 shows annual income ranges for Stoughton's low and moderate income households, and the approximate number of households in 1999 that reported incomes within each level. HUD defines "affordability" as paying no more than 30 percent of household annual income for housing. Table 17 shows how this definition breaks down into monthly housing costs for each income level in Stoughton. According to these HUD standards and definitions, a very low income household in Stoughton is making an annual income of between \$14,290 to \$23,820 dollars. These households, which total approximately 600 according to 2000 census data, can "afford" to pay between \$375 and \$625 a month on housing.

Table 17 also shows, based on 2000 census data, the approximate number of households in Stoughton paying gross monthly housing mortgages or rent within the different "affordability" amounts. This data does not suggest that the 600 or so households falling within the defined "very low" income bracket are among those households that reportedly spent \$300 to \$500 or the \$500 to \$700 in monthly costs, but it does provide a rough measure on the overall supply of units in Stoughton that would be affordable to these households. A more detailed inventory of the supply and vacancy rates for units within these specific affordable cost ranges is recommended over the next few years.

Table 17: Affordable Housing Analysis, 2000

	Annual Income Range	Approx. # of Households Reporting this Income Level	Affordable Monthly Housing Costs	Approx. # of Households Reporting this Monthly Housing Cost
Extremely Low Income (Below 30% of \$47,633)	\$14,290 or less	450 households	\$0 to \$375	90 HH spent \$300 less 375 HH spent \$300 - \$500
Very Low Income (30% to 50% of \$47,633)	\$14,290 - \$23,820	600 households	\$375 - \$625	975 HH spent \$500 - \$700
Low Income (50% to 80% of \$47,633)	\$23,820 - \$38,100	575 households	\$625 - \$875	600 HH spent \$700 - \$1,000
Moderate Income (80% to 95% of \$47,633)	\$38,100 - \$45,250	900 households	\$875 - \$1,250	1,175 HH spent \$1,000 - \$1,500

B. HOUSING GOALS, OBJECTIVES AND POLICIES

Goal: Provide for moderate residential growth with a variety of housing types, densities, arrangements, and costs to promote a good living environment for all residents.

Objectives:

- Carefully control neighborhood development through the detailed neighborhood design process to provide a range of housing types, densities, and costs, but which also maintain the predominantly single-family character of the community.
- Support programs that maintain or rehabilitate the City's existing housing stock.
- Support infill and redevelopment practices in the strategic areas identified by this *Plan* (see Map 7) to help diversify the communities housing supply.
- Create attractive and safe neighborhoods that are well-served by essential municipal services and facilities (sanitary sewer, municipal water, stormwater management facilities, police, fire, etc.).
- Phase new residential development in a manner consistent with public facility and service capacity and community expectations.
- Locate housing in areas that are served by full urban services, including sanitary sewers and public water within convenient access to community facilities, employment centers and transportation routes.
- Provide a range of housing types, costs, and locations in the City that meets the needs of persons of all income levels, age groups, and with those special needs.
- Work with housing advocates and developers during the detailed neighborhood design process, to market the availability of land for the development or redevelopment of low-income and moderate-income housing.
- Design neighborhoods through the detailed neighborhood design process, that are oriented towards pedestrians and well-served by sidewalks, bicycle routes, and other non-motorized transportation facilities.

Policies:

- Guide new housing to areas within the City with convenient access to commercial and recreational facilities, transportation systems, schools, shopping, jobs, and other necessary facilities and services.
- Use detailed neighborhood development plans to tie the opening of new areas for neighborhood development with the capacity of utilities and public facilities to accommodate such development.
- Continue and enact programs to require all proposed residential developments to dedicate land, or pay a fee in lieu thereof, for public park, recreation, and open space acquisition and development.

4. Require that the development of new neighborhoods comply with the City's historic housing mix. In general, not less than 65 percent of all new housing units in any new neighborhood should be single family detached homes.
5. Plan for multiple-family developments in parts of the City where streets and sidewalks can handle increased amounts of traffic; there are adequate parks, open spaces, shopping, and civic facilities existing or planned nearby; and the utility system and schools in the area have sufficient capacity. Disperse such developments in smaller projects throughout the City, rather than larger projects in isolated areas.
6. Design new neighborhoods to encourage resident interaction and create a sense of place. Design techniques include an interconnected street network; complete sidewalk networks, accessible and visible parks, trails, and other gathering places; houses oriented to the street and not dominated by garages; modest street pavement widths and street trees; stormwater management systems integrated into the neighborhood design concept; and proximity to shopping and services to meet day-to-day needs.
7. Reserve areas that contain particular amenities (e.g., adjacent to environmental corridors, wooded sites) for higher-end "estate" type housing on lot sizes ranging from 15,000 to 20,000 square feet to provide a full range of housing choices within the City, and use extraterritorial land division policies to prohibit or strongly limit the provision of large lot homes and "hobby farms" within the extraterritorial area.
8. Promote affordable housing through smaller lot sizes, revisiting certain public improvement requirements (e.g., street widths), appropriately planned and located attached and multiple-family housing, and continued participation in county and State housing programs.
9. Encourage initiatives that strengthen existing neighborhoods through maintenance of the housing stock, creative reuse of vacant or under-utilized buildings, infill development, and maintenance and improvement of parks.

The graphic on the following page depicts many of these Planned Neighborhood objectives and policies.

C. HOUSING RECOMMENDATIONS

This section of the *Plan* provides key recommendations for detailed housing strategies in the City.

1. Implement a Balanced Residential Development Policy

An increasing number of cities and villages in metropolitan areas have experienced a boom in multi-family development, and this is raising concerns about maintaining the “single-family” character of the community. Furthermore, market trends tend to favor larger-scale projects of 100 or more dwelling units, and building sizes of 24 or more dwelling units per building. These trends are spreading throughout Dane County. In response, many communities have enacted a Balanced Residential Development Policy to limit the proportion of housing provided in multi-family development to historic or otherwise desirable levels, and to disperse multi-family development within the community to avoid over-concentrations in any one neighborhood or “side of town”. To pass constitutional muster, such a policy should not include requirements for minimum lot sizes, housing values or rents, or quotas for owner occupied versus rental housing.

Such a policy for the City of Stoughton would be adopted by a Common Council Resolution, upon consideration and recommendation from the Planning Commission. It would most likely exempt infill development or redevelopment projects to provide maximum flexibility and incentives. It would apply to all other projects containing residential units. Typically, the policy would State that every new development project, or combination of projects recognized by the City, that contained residential dwelling units (except for infill or redevelopment projects as defined by the City) would need to provide a minimum of 65 percent single-family units, and a maximum of 15 percent two- or three-family units, and a maximum of 25 percent multi-family units. This approach would allow for market flexibility by not requiring a precise percentage blend. It would also allow projects that are comprised mainly or entirely of multi-family or two-family units to be approved in conjunction with projects that might fully comprised on single-family detached units.

This approach has proven its merits most clearly in the Village of Cottage Grove – where all recent plats have provided a well-designed blend of dwelling units that contain small scale clusters of two-family and multi-family buildings that complement, rather than establish, the neighborhood character. This approach has also resulted in the dispersion of multi-family and two-family dwellings throughout the community. The requirement to provide blended neighborhoods has also resulted in better neighborhood designs because land use transitions occur within the neighborhood boundaries and under the control of a single developer, rather than only at neighborhood edges. This approach has further resulted in the provision of better quality two-family and multi-family units with more site amenities. Another benefit is that a higher percentage of these two-family and multi-family units are designed for owner occupancy – reversing a long-standing trend in the Village. Finally, the “Residential Balance Policy” has resulted in higher residential densities, and the *easier* approval of multi-family projects, because more care must be put into the design of the subdivision and buildings.

The application of a Balanced Residential Development Policy is implemented through the review of individual subdivision and planned unit development projects, and is tied to a “score sheet” provided with each project. Such a policy is best applied in conjunction with Detailed Neighborhood Development Plans, to help establish a very well-designed and “pre-approved” land use pattern. The areas designated in the *Planned Neighborhood* category on the Planned Land Use Map are ideal for the application of these two strategies.

2. Adopt Detailed Design Standards for Multi-Family Housing

An increasing number of cities and villages in metropolitan areas have experienced a boom in multi-family development, and this is raising concerns about maintaining the “single-family” character of the community.

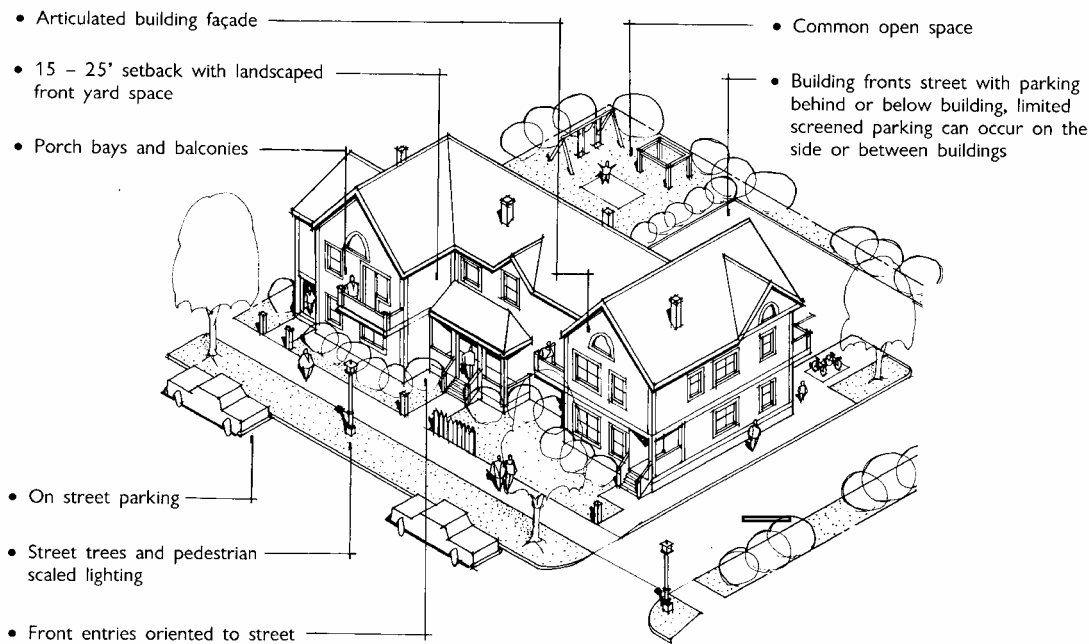
Multiple family housing is an important component of the community to provide options for the elderly, younger residents, and employees of local businesses. Such housing is also an important part of a successful overall economic development strategy. However, such projects often cause community opposition. In some cases, this is because such projects have been poorly and cheaply designed. This *Plan* advises that the City adopt detailed design guidelines for all new or expanded multi-family residential developments, and enforce them during development review processes. The following guidelines and illustrations in Figure 7 provide a model:

- Provide an overall architectural design that fits the context of the surrounding neighborhood, and the community's desired small City character. Encourage layouts where buildings appear as a grouping of smaller residences. Within and near the downtown, promote building materials, designs, scale, and setbacks that are compatible with the surrounding historic character.
- Use brick and other natural materials on building facades. Avoid monotonous facades and box-like buildings. Incorporate balconies, porches, garden walls, varied building and facade setbacks, varied roof designs, and bay windows – particularly on the sides of buildings facing streets or public facilities.
- Orient buildings to the street with modest front yard setbacks, bringing street-oriented entries close to public sidewalks to increase pedestrian activity. Include private sidewalk connections and usable covered porches.
- Locate parking, dumpsters, and other unattractive uses behind buildings, and within enclosures built with the same materials and colors used on the main buildings.
- For parking lots and garages, (a) locate garage doors and parking lots so they are not the dominant visual element; (b) screen parking areas from public view; (c) break up large parking lots with landscaped islands and similar features; (d) provide direct links to building entrances by pedestrian walkways physically separated from vehicular movement areas; (e) large parking garages are undesirable, but where necessary, break up facades with foundation landscaping, varied facade setbacks, and recessed garage doors.
- Provide generous landscaping of sufficient size at time of planting. Emphasize landscaping (a) along all public and private street frontages; (b) along the perimeter of all paved areas and in islands in larger parking lots; (c) along all building foundations; (d) along yards separating land uses which differ in intensity, density or character; (e) around all outdoor storage areas such as trash receptacles and recycling bins (also include screening walls in these areas); (f) around all utility structures or mechanical structures visible from public streets or less intensive land uses.
- Provide on-site recreational and open space areas to serve the needs of residents. Whenever possible, develop contiguous rear yards as a unit to encourage use by building residents and guests.

The illustration on the following page depicts these principles

3. Provide a Policy Foundation to Improve the Supply of Affordable Housing

Public outreach efforts during this planning process indicate that citizens are concerned about the rapidly increasing cost of housing – particularly for owner-occupied single-family detached homes. The City has been supportive of such concerns, and trends show that continued concerns will likely exist through the planning period. Therefore, the City should continue to support programs that provide affordable housing to low- and moderate-income families in the community. These programs include the Community Development Block Grant (CDBG) program to undertake housing rehabilitation projects for low-to-middle income families, home mortgage and improvement loans from WHEDA.

Figure 7: Multi-Family Residential Development Guidelines

As an additional effort, the City might wish to explore the development of a housing trust fund. A housing trust fund is a pool of money available for housing projects for middle or lower income households. The fund is used to fill financial gaps to make housing projects feasible. Trust funds are replenished on an annual basis or they may be designed to be perpetual and self-sustaining. Revolving funds are sustained by the payments of loan recipients which are then used to supply additional loans.

The City should continue to encourage infill development on vacant or under-used lots within the built-up area of the community as a means to promote affordable housing. However, past City success along these lines means that opportunities for infill development are limited. To facilitate this objective, the City could provide a detailed inventory of potential vacant and underutilized sites, and distribute this inventory to home builders and other housing providers, and to lenders and advocacy groups. In addition, the City could adopt more flexible regulations to allow development of irregular or substandard infill lots, allow mixed uses for infill developments to enhance the economic feasibility; and even assist in the acquisition, clearance, and consolidation of infill lots into larger, more easily developed sites.

Finally, with its commitment to compact development, the City could consider the development of affordable housing within the context of the Detailed Neighborhood Plans discussed throughout this document. Such plans are ideal forums for locating, sizing and designing affordable housing areas within the context of a subdivision and the neighborhood and community as a whole. The recommendations for the *Planned Neighborhood* land use category are fully compatible with this approach. The neighborhood design principles advocated in this *Plan* are intended to promote a range of housing choices by advocating a range of densities, detached and attached homes, and lot sizes. Land costs can be up to twenty-five percent or more of the total costs for a home. Smaller lot sizes reduces land costs, which in turn can make owner-occupied housing more affordable.

Stoughton Community Meeting on Working Family Housing

February 7, 2008
Aggregate Responses

Accomplishments of past few years:

System Accomplishments

- Move to home ownership in duplex vs condo
- Fast track ordinance changes
- Starting redevelopment authority
- Zero lot lines
- Added moderately priced condos
- Neighborhood plan for higher density
- Government open to initiatives
- Focus on scattered site housing
- Comprehensive plan completion
- Availability of subsidized housing
- Housing Authority, especially for senior housing
- Attention to Rent to Own opportunities

Specific efforts

- Habitat for Humanity 3 homes, two duplexes, another duplex in works, addressing needs of families who earn in very low to low income range
- Self Help Housing on North Page Street
- 54 3 bedroom units
- Hamilton Condos
- Castle Condos (90 – 110K)
- Cascade Falls
- Affordable Condos on Jackson Street
- McComb Place
- 3 old school buildings converted to rental

Strengths we have to work on in the area of housing:

- Good school system
- Community Hospital
- We're not land locked, there is land availability
- Know we need more working family housing
- Good development until last five years
- Homes and rents are cheaper here
- Good taxi system
- We are aware of need of higher density
- We have greater acceptance of smaller lot, narrow streets
- People volunteer, ie. with Habitat for Humanity
- Landlords are receptive to Section 8 rental subsidies
- We have industry and a range of employment opportunities
- Council is becoming accommodating to business
- Council is cognizant that high development fees get passed on to consumers
- Zero lot lines for duplexes
- We recognize the issue
- Meetings such as these
- People have a desire to own their own home
- We have a vibrant downtown
- We have a well planned community, we stick to our plan
- We all need to work together.

What is missing in our current inventory?

- Housing (apartments and condos) for lower income levels
- Remodeled apartments that could become condos
- Mix of younger families to offset increased percentage of elderly
- Very limited section 8 housing
- Too many commuting to Madison
- Not enough affordable housing being build
- Need for affordable assisted living
- Smaller single family 'starter' homes
- Softened restrictions on lot size
- Create ordinance to increase affordability
- Create affordable parcels
- Redevelopment department that is sensitive to infill development
- More high end housing
- No four-lane roads into town for industry
- No bus service and not enough transportation options
- Financial literacy program
- Education and information resources for people
- Land for business development
- Programs to put people into their own homes
- Stay away from cookie cutter looks

What are the barriers to more affordable housing here?

- Lack of knowledge of investors/builders re. Subsidies available for lower cost.
- Lack of knowledge about changing demographics so can address housing needs
- Lack of economic development plan incl. marketing area, recruiting business to support tax base, offset tax revenue
- Recruiting a balance of employers service to higher pay
- Negative perceptions about families who fall within lower income levels.
- Retiring young don't have enough income
- Market needs for this income group
- Transportation cost options, understanding how transportation offsets housing costs
- Create more jobs to draw people in
- Family structure, single moms
- Being close to Madison drives up prices
- Not enough affordable lots, set aside some for affordable
- Attitudes: expectations about size of home,
- Builders have harder time selling smaller homes
- No land to put a large entity if they want to come (ie big employers)
- 2000 people go to Madison each year
- Lack of gov't programs for down payment help
- Takes too long for approval, development process
- Increased cost of land
- Need to determine what increased density looks like
- Are we willing to accept something different
- Stigma of affordable housing
- Tax base in Stoughton

What are some of the outcomes you'd like to see?

- Elimination of housing gaps
- City promoted/sponsored incentives for building housing and establishing businesses
- Economic development plan for recruiting a balance of businesses
- Develop a marketing plan which promotes the value of living in Stoughton
- Awareness by investors/builders about subsidies available for building housing for lower income levels
- Awareness by families of financing options for lower income families
- Identify substandard housing and develop plan and incentives for upgrading
- More cautious use of industry/commercial land, attract business that employ 30+ people
- Convert business that aren't providing jobs
- Look at developing next business center
- Upper end housing options
- Education of community about need for working family housing, local data and statistics
- Explore mixing affordable properties with higher income neighborhoods
- Government subsidy or higher density
- Fed. Housing Admin, get resources to people
- Increase income of low income group
- Move through continuum from rent to habitat to condo...
- More employer involvement
- More info on new models and programs
- 150 young families move into self help housing each year
- Integrated community in reality and not concept
- Not huge multi-family housing
- Look at incomes
- Work with largest employers
- Change in community attitude
- More mid level jobs
- More mixed use neighborhoods
- More community places to meet
- Mix of housing types for all incomes
- Vibrancy, folks want to say
- Transportation alter. Solutions
- Smaller gap for low income folks
- Data on increase # of poverty
- Work to end homelessness
- Keep people who grew up here
- Look at more rent to own options
- Continue to obtain wide variety of input and be open to all ideas
- More people able to live & work locally
- Disburse affordable housing throughout community
- Need balance of business and resident

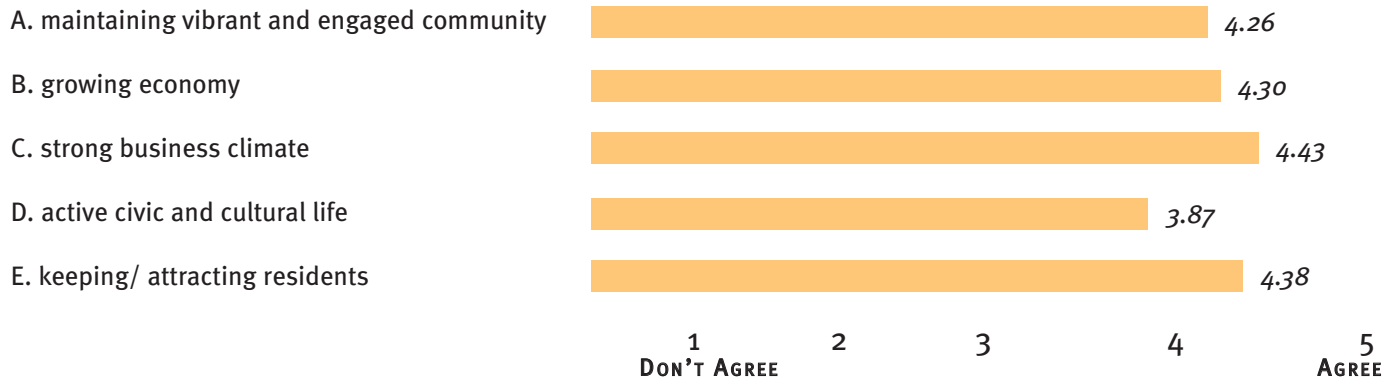
Stoughton Town hall reaction to proposed elements in a vision statement regarding how housing determines where we live, work, shop, raise families, and grow old.

THE RESULT OF A TOWN HALL ATTENDED BY 40 STOUGHTON COMMUNITY RESIDENTS AT A 2/6/2008 MEETING.

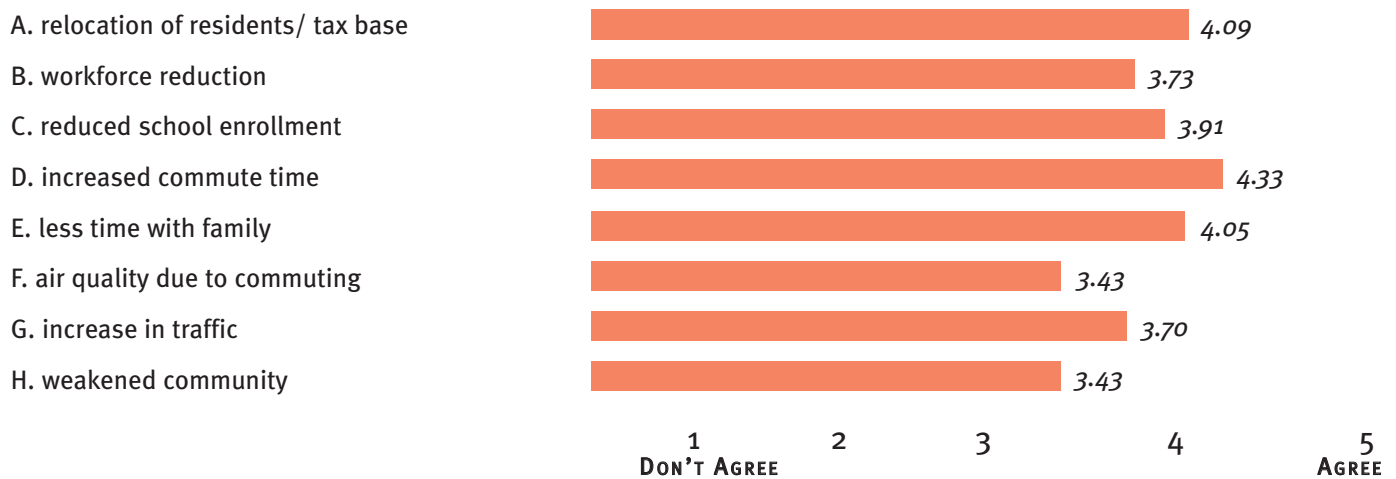


United Way
of Dane County

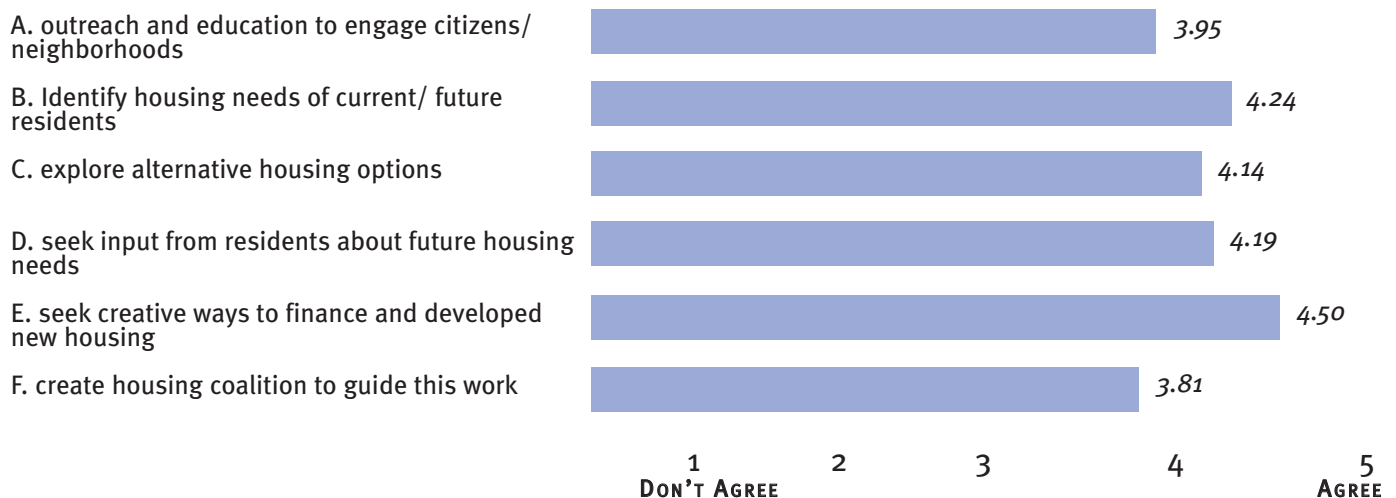
Adequate and affordable housing is key to:



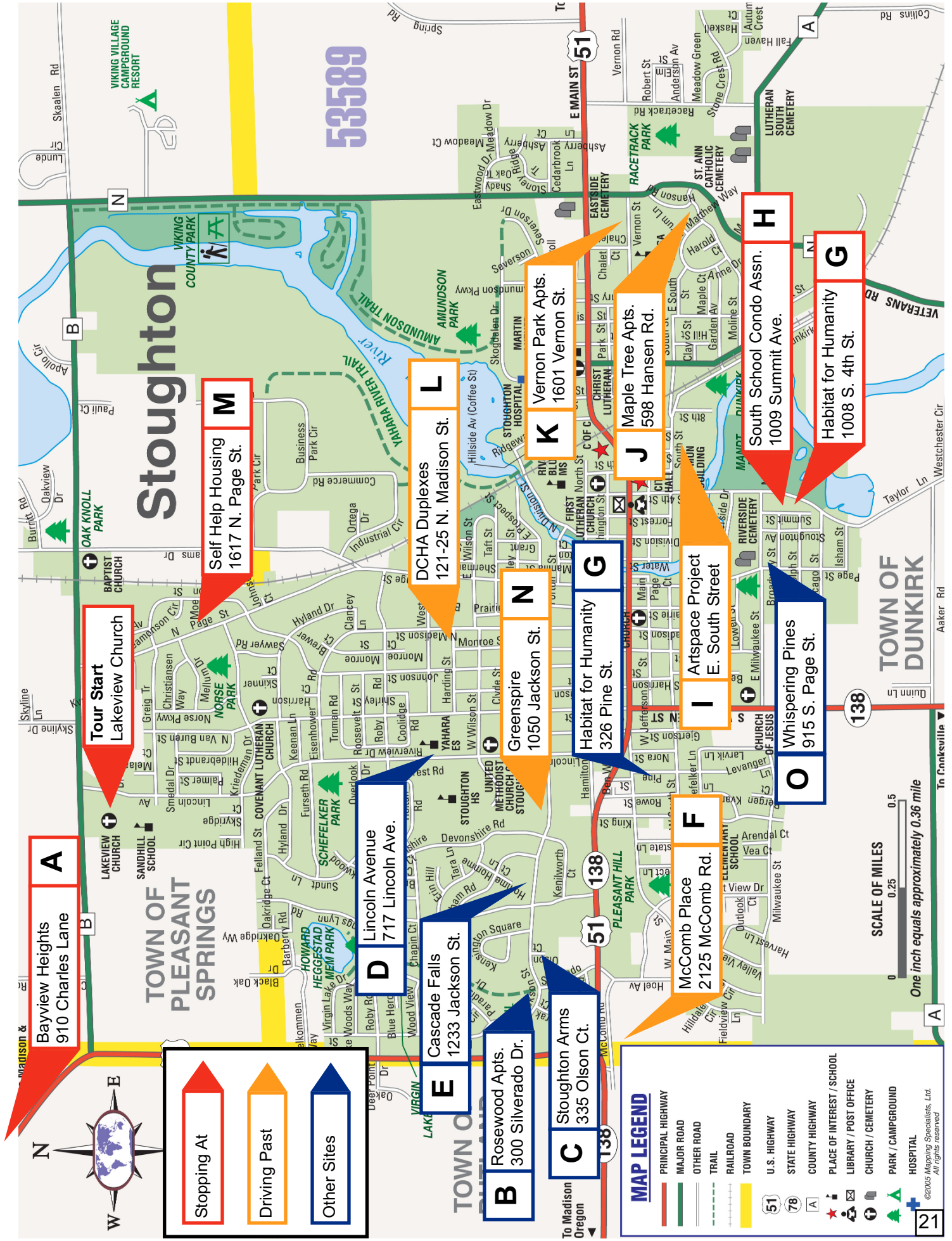
How much does this threaten our community:



How important is strategy to meeting housing needs of our residents, employers and growing families:



The Tour



A
Bayview Heights
910 Charles Lane

Tour Start
Lakeview Church

M
Self Help Housing
1617 N. Page St.

D
Lincoln Avenue
717 Lincoln Ave.

E
Cascade Falls
1233 Jackson St.

B
Rosewood Apts.
300 Silverado Dr.

C
Stoughton Arms
335 Olson Ct.

N
Greenspire
1050 Jackson St.

G
Habitat for Humanity
326 Pine St.

F
McComb Place
2125 McComb Rd.

J
Maple Tree Apts.
598 Hansen Rd.

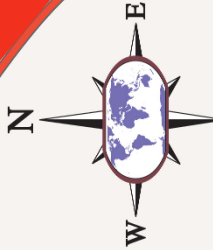
K
Vernon Park Apts.
1601 Vernon St.

L
DCHA Duplexes
121-25 N. Madison St.

H
South School Condo Assn.
1009 Summit Ave.

G
Habitat for Humanity
1008 S. 4th St.

O
Whispering Pines
915 S. Page St.



Stopping At


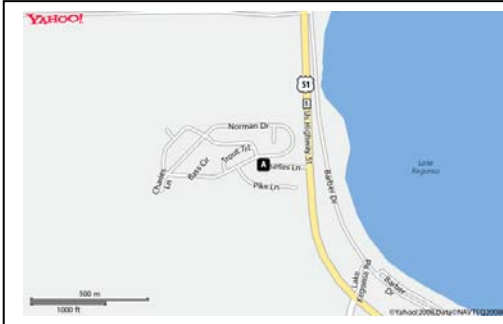


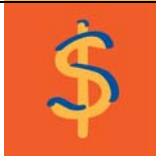




Driving Past


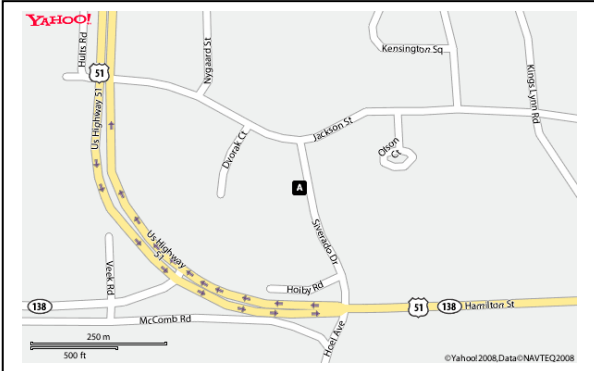






Other Sites








MAP LEGEND








- PRINCIPAL HIGHWAY
- MAJOR ROAD
- OTHER ROAD
- TRAIL
- RAILROAD
- TOWN BOUNDARY
- U.S. HIGHWAY
- STATE HIGHWAY
- COUNTY HIGHWAY
- PLACE OF INTEREST / SCHOOL
- LIBRARY / POST OFFICE
- CHURCH / CEMETERY
- PARK / CAMPGROUND
- HOSPITAL


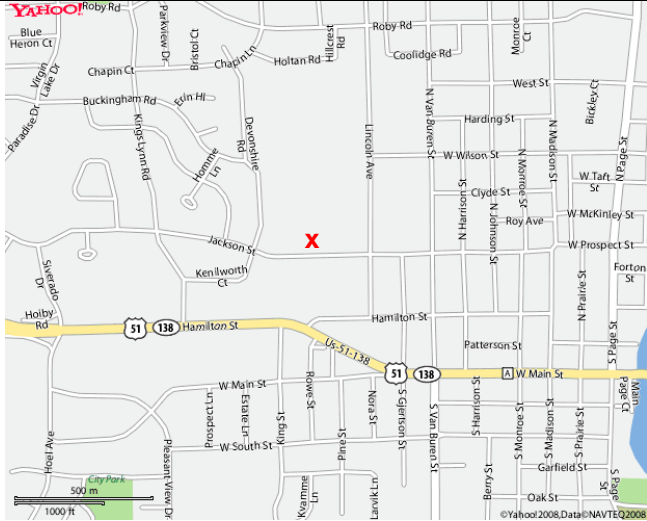






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Name: Bayview Heights		Location: 910 Charles Lane, Stoughton		A
				
	<u>Building Information:</u> 220 Housing units. Homes are individually owned.			Building Notes:
	<u>Development Partners:</u> Individual arrangements by purchasers.			
	<u>Fiscal Overview:</u> In 2007 there were 10 units sold at an average of \$23,000 each. The organization does not have non-profit status.			
 If Rental:	<u>Property Management and Rent Structure:</u> There are currently no rentals. In conjunction with a land donation from Bay View Heights, Inc., there were grants from FEMA, Dane County, and Town of Dunn to construct a severe storm shelter on the premises.			
 If Home Ownership:	<u>Sales Price and Incentives:</u> The average purchase price was \$23,000. In some cases, the first month's rent was free as an incentive to buy.			
	<u>What made it effective? Unique and Key Features:</u> The location is a quiet country setting with easy access to Madison. The cost is effective with low lot rents and taxes.			
Below 30%		30-50%	50-80%	
				

Name: Rosewood Apartments		Location: 300 Silverado Drive		B
				
	<u>Building Information:</u> Rosewood was built in 1995/96, and has 90 apartments consisting of both one and two-bedroom units of various sizes. The building has controlled access for added security.			Building Notes:
	<u>Development Partners:</u> Individually owned Tax Credit housing development For seniors and persons with disabilities			
	<u>Fiscal Overview:</u> Currently Rosewood is 100% occupied.			
 If Rental:	<u>Property Management and Rent Structure:</u> Full-time on site property manager, 2 part-time maintenance staff, 1 part-time office assistant. Income level for 30% units: 1-person household \$15,480 gross/2-person \$17,700 Income level for 60% units: 1-person household \$30,960 gross/2-person \$35,400 There are 9 units total at the 30%. There are 81 units total at the 60%. Low income units (30%) rent at \$370/month. One-bedroom units (60%) range from \$510-\$685/month. Two-bedroom units (60%) range from \$765-\$815/month.			
	<u>What made it effective? Unique and Key Features:</u> Our location is a definite plus. We are within walking distance to Wal-Mart, Pick'n Save, a fitness center, and banking (both Anchor Bank and Guaranty Bank). Stoughton has an absolutely wonderful Senior Center and a cab service that drives throughout the city of Stoughton.			
Below 30% Has some Section 8 tenants in units		30-50%	50-80%	
				

Name: Stoughton Arms Apartments		Location: 335 and 336 Olson Ct		C
				
	Building Information: Stoughton Arms is two 34-unit apartment buildings consisting of 52 one-bedroom and 16 studio apartments. Underground parking is available. The buildings are only 17 years old and have a modern energy efficient design.			Building Notes:
	Development Partners: Steve Castleberg, operating as Stoughton Arms Associates LLP			
	Fiscal Overview: 100% rental 1 bedroom = \$600 Studio = \$500 Parking = \$20			
	Property Management and Rent Structure: Stoughton Arms is professionally managed by Steve Castleberg, operating as Apartment Management of Stoughton AMOS and we have resident managers Dan and Sally Bjordahl			
If Rental:				
	What made it effective? Unique and Key Features: We are on a quiet, private, cul-de-sac that is close to shopping, being adjacent to Walmart and Pick'n Save. The buildings are security locked. These are some of the nicest affordable housing units in Stoughton, providing clean and quiet rental communities. Attesting to this is length of leasing of many of the residents, including several retired and widowed people, some in there 80's. The longest lease is 34 years. Tries very hard to meet the needs of the tenants and keep housing affordable.			
Below 30%		30-50%		50-80%

Name:Lincoln Avenue		Location: 705, 717-729, 809-813 Lincoln Ave.		D
				
	<u>Building Information:</u> These are newly refurbished 34 year old buildings. There are 32 units in 3 buildings. These are very quiet buildings with many single long-term tenants. One tenant has live here 34 years. Many other tenants have lived here over 10 years. Heat is included in the rent and they have very open floor plans, making these very popular apartments and affordable.			Building Notes:
	<u>Development Partners:</u> Steve Castleberg			
	<u>Fiscal Overview:</u> 100% rental 1 bedroom = \$500 to \$550 2 bedroom = \$650 3 bedroom + \$850			
	<u>Property Management and Rent Structure:</u> Professionally managed by Steve Castleberg, operating as Apartment Management			
If Rental:				
	<u>What made it effective? Unique and Key Features:</u> These provide a clean, quiet community. Two of the buildings are security locked. These are some of the nicest affordable housing units in Stoughton. Attesting to this is length of leasing of many of the residents, including several retired and widowed people, some in there 80's. The longest lease is 34 years. Tries very hard to meet the needs of the tenants and keep housing affordable.			
Below 30%		30-50%	50-80%	

Name: Cascade Falls		Location: 1233 Jackson Street		E
				
	Building Information: It's a 54-unit complex containing three-bedroom apartments, all with one bath, appliances included. Buildings are about 20-years old			Building Notes:
	Development Partners: Section 42 property			
	Fiscal Overview: A limited income property, applicants must have incomes less than 60% County Median Income. Unit rent is not based on income, but a flat \$760/month, including water, sewer, expanded basic cable. Electric bills average \$80/month, including heat.			
	Property Management and Rent Structure: Managed by Pinnacle, an American Management, owned by Cascade affordable housing and great lakes capitol.			
If Rental:				
	What made it effective? Unique and Key Features: It's close to schools, shopping and Madison. The residential neighborhood rents to a diverse group of people.			
Below 30%		30-50%		50-80%
				












McComb Place Lease To Own Program


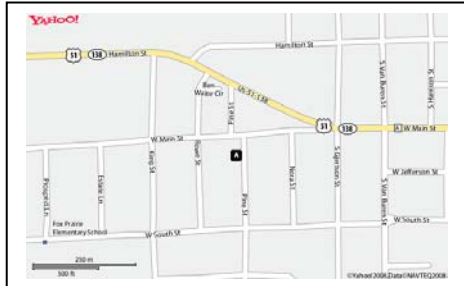


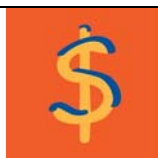


McComb Place Condominium is offering a special program to qualified buyers which will allow you to move into one of our luxury units with the right to buy it at the low current price for up to a year. Benefits of this program include:

- Option to buy your unit for one year.
- The first three month's rent or 25% of year's rent will be placed in an account which will be returned to you at closing if option is exercised. This money can be used for a down payment, closing cost or anything else.
- If you choose to close before the end of the year, these financial benefits will still be yours.
- Use of one heated garage stall and storage unit plus outside parking.
- All condo fees are included in the rent.
- Sewer and softened water
- Exterior maintenance including snow removal and lawn mowing
- Elevator, private mailbox and security system

This wonderful project is only a fifteen minute drive to Madison. In addition the first floor of McComb Place offers many services including grocery, restaurant, hair salon, and health club.



Name: McComb Place		Location: 2125 McComb Road		F
				
	<u>Building Information:</u> Newly constructed with 27 units in the building, one and two-bedroom units. There is central air, a garage, and it is barrier free.			Building Notes:
	<u>Development Partners:</u>			
	<u>Fiscal Overview:</u> Condo Fees: \$98/month including common area insurance, maintenance, management, and reserve fund.			
	<u>Property Management and Rent Structure:</u> Lease to Own Option: \$950/month for lease, first 3 months plus Security Deposit become down payment, \$4000 toward purchase at price set at beginning of lease.			
If Rental:				
	<u>Sales Price and Incentives:</u> \$119,000 to \$149,000, 850 to 1290 square foot			
If Home Ownership:				
	<u>What made it effective? Unique and Key Features:</u> Located 15 minutes from Madison. Lease to own option. Located above retail. www.McCombplace.com			
Below 30%		30-50%		50-80%
				






Name: Habitat for Humanity		Location: 324 & 326 Pine St. (2008) also 1008 S. 4 th St. (2004); 924A&B, 4 th St. (2006);		G
				
	Building Information: Single family home built in 2004 and duplex built in 2006. Construction will begin on a new duplex in Spring 2008. These will be the 7 th and 8 th Habitat homes in Stoughton. The first was an existing home that was rehabbed, and the rest have been new construction. All meet Energy Star certification standards.			Building Notes:
	Development Partners: Thrivent Financial for Lutherans and Lutheran congregations (2000, 2006, 2008) Anonymous donor (2006) Wahlin Foundation (2004) Dane County CDBG			
	Fiscal Overview: Construction – \$75,000/unit Land/Site development – \$30,000-\$50,000/unit depending on property & type of build			
 If Home Ownership:	Sales Price and Incentives: Homeowners are responsible for upkeep on their own property. Families pay a first mortgage at 0% interest that is approximately half of the appraised value. Upon sale of the home at market value, remaining costs for acquiring and rehabbing the home are due. For the first 10 years after a unit is sold to a Habitat family, HFHDC has the right to re-purchase the home to serve another low-income family.			
	What made it effective? Unique and Key Features: Sites for Habitat homes are selected based on a number of factors including accessibility to services and transportation. Local volunteers work together with Habitat staff and local realtors to scout potential locations. Homeowners selected for the program are matched with available homes and locations based on family size and proximity to work and school. All Habitat homes are Energy Star certified.			
Below 30%		30-50% ↔		50-80%

Name: South School Condo Association

Location: 1009 Summit Avenue

H

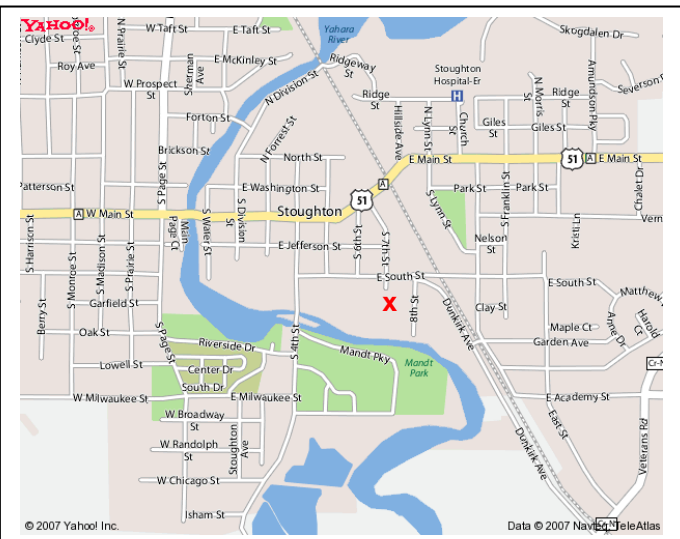


	<p><u>Building Information:</u> Six condominiums in school building. Five more to be constructed above garages for each unit; including all but one in the school building.</p>	<p>Building Notes:</p>
	<p><u>Development Partners:</u> Arnett Builders/Arnett Holdings</p>	
	<p><u>Fiscal Overview:</u> All six condominiums in school have offers or have closed.</p>	
 <p>If Home Ownership:</p>	<p><u>Sales Price and Incentives:</u> Condo association. \$90,000 to 118,000 in school, \$125,000 to \$135,000 for new units, WHEDA, VA and conventional loans were used.</p>	
	<p><u>What made it effective? Unique and Key Features:</u> Pricing, unique units in school, retaining high ceilings and much of the flavor of the school, such as exposed brick, etc. All new HVAC, kitchens, wiring, plumbing, etc.</p>	
<p>Below 30%</p>	<p>30-50%</p>	<p>50-80%</p>

Name: Artspace Project

Location: East South Street

I



Building Information:

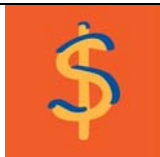
The Stoughton Trainers building features 17,000-square-feet per floor including the basement, with three floors on top of a full basement. The lot size features 70,000-square-feet with ample land adjacent to the facility for parking and/or greenspace. Originally a tobacco warehouse, the facility's last use was for storage 15 years ago. Located two blocks off Main Street, the Stoughton Trainers facility is located in the newly designated redevelopment area.

Building Notes:



Development Partners:

Minneapolis-based Artspace Projects, Inc.
A \$25,000 survey, with \$20,000 financial commitment from the Madison Community Foundation and \$5,000 from City of Stoughton. Information collected from respondents will be used to determine whether there is enough interest from area artists to warrant the development of an affordable live/work project in Stoughton, according to the agreement.



The Concept:

A work in progress aimed at renovating a vacant Stoughton Trainers warehouse into artists' quarters. Preliminary evaluation of the project's feasibility for mixed-use, artist live/work project at the vacant Stoughton Highway Trailer building on East South Street.

The redevelopment and construction costs, using local developers are likely to be \$200,000 to \$250,000 plus the building cost with survey comments indicating roughly \$20 million for a 35-40 unit facility, and another \$500,000 in approximate soft costs (architect's fees, etc.).

Some funds for the project can be obtained through federal programs, including low income housing tax credits. In addition, the survey stated between 10 and 15 percent of an Artspace project's total revenue come from philanthropic sources.



What made it effective? Unique and Key Features:

Survey will lead to future planning of the facility to determine development decisions, architectural design, number of units, unit types, financing options and more.

Below 30% **TBD**

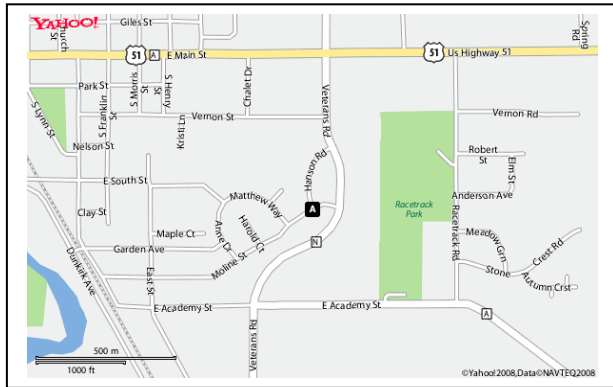
30-50% **TBD**

50-80% **TBD**

Name: Maple Tree Apartments

Location: 1650 Hansen Road

J



Building Information:

Maple Tree Apartments is a two-story building with an elevator and 14 one-bedroom units, developed for the elderly and people with disabilities. It was constructed 1981, and the elevator was installed in 1999-2000. Updates within the past 5-6 years include new kitchens and bathrooms. There are an additional 16 units for DCHA-owned family units in Stoughton.

Building Notes:



Development Partners:

HUD provided funding to Dane County Housing Authority for this development. Dane County Housing Authority is the owner.



Fiscal Overview:

Dane County Housing Authority has non-profit status.



Property Management and Rent Structure:

The property has been managed/maintained through contractual agreements with management companies since 1996. Wisconsin Management has managed DCHA properties since 2000. Rents are not set by bedroom or unit size, but based solely on family income/assets.

If Rental:



What made it effective? Unique and Key Features:

These units are designed only for elderly or people with disabilities. The target income population for is for those at 30%-50% median income level.

Below 30%

30-50%

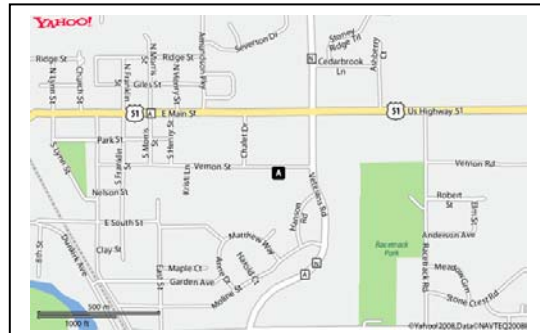


50-80%

Name: Park Vernon Apartments

Location: 1601 Vernon Street

K



Building Information:

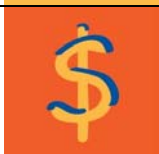
There are 24 units in three buildings, 8 units per building. The units are one and two bedroom, 12 of each, and for the elderly or people with disabilities only. Twenty-one (21) units are subsidized with RD Rental Subsidy and three (3) units are market-rate. They were built in 1975.

Building Notes:



Development Partners:

Rural Development provided funding for the project. Rural Housing Associates is the owner.



Fiscal Overview:

Project does not have non-profit status.



Property Management and Rent Structure:

The property is managed and maintained by Wisconsin Management, Inc. Must be at 60% or below median income to qualify. Twenty-one (21) of the units are subsidized.

If Rental:



What made it effective? Unique and Key Features:

All utilities are included in the rent.

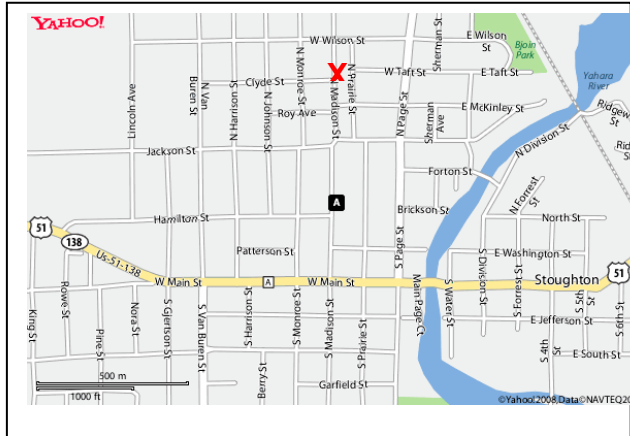
Below 30%

30-50%

50-80%



Name: Dane County Housing Authority Duplexes Location: 721-725 N. Madison Street L



Building Information:

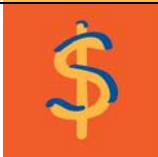
Two unit (duplex), 1-3BR(handicap accessible) and 1-2BR. Property acquired and rehabbed in 1981 (existing housing stock). DCHA owns 30 units in Stoughton. Of those 30 units, 14 are for elderly and people with disabilities, and 16 are for families (duplexes, townhouses, rowhouses) scattered throughout the city.

Building Notes:



Development Partners:

Dept. Housing and Urban Development provided funding for acquisition and rehab work. Dane County Housing Authority is property owner



Fiscal Overview:

Privately owned housing, purchased by Dane County Housing Authority for Public Housing.



If Rental:

Property Management and Rent Structure:

The property has been managed/maintained through contractual agreements with management companies since 1996. Wisconsin Management has managed DCHA properties since 2000. Rents are not set by bedroom or unit size, but based solely on family income/assets.



What made it effective? Unique and Key Features:








Provides a different look than "traditional" family public housing units. Scattered site model. Existing stock, so it fits well in the neighborhood.

Below 30%

30-50%



50-80%

Name: Self Help Housing		Location: 1617 N. Page St.		M
				
	<u>Building Information:</u> Three styles of single family homes were built for a total of 13 homes. We started in August 1985 and completed in April 1986. Nobody could move in until all homes were completed.			Building Notes:
	<u>Development Partners:</u> Financed through the Farmers Home Administration, overseen by South Central Housing Corporation, a private non-profit development company.			
	<u>Fiscal Overview:</u> Families worked a total of at least 40 hours/week in exchange for “sweat equity down payment.” Money was allotted for materials and options (e.g. siding, roofing, driveways, water softener).			
 If Home Ownership:	<u>Sales Price and Incentives:</u> The loan amounts were approximately \$45,000 and payments were based on income level, with the interest subsidized. Once the maximum income level to qualify was surpassed, the project had to refinance and pay the deferred interest.			
	<u>What made it effective? Unique and Key Features:</u> The ability to build with future neighbors, while earning the down-payment. A government program for first time home owners.			
Below 30%		30-50%	50-80%	

Neighborhood taking shape

Self-Help homeowners moving in after FmHA approval

By Eric Neuirth

The landscaping still needs to be done...that and a million other details.

But those things seem minor to the 13 families who this week received Farmer's Home Administration approval to occupy homes in what seven months ago was a corn field.

The moving vans have arrived in Stoughton's newest neighborhood, an addition to Norseview Heights on North Page St.

The housing is designed for those whose income might otherwise exclude them from owning their own home under a program called Self Help, financed by the FmHA and administered by the South Central Wisconsin Housing Corp.

"If you went out and got a similar home on the market, the down payment would be sky-high," said Steve Sankbeil, one of the new homeowners. "This way I'm able to live comfortably."

"We'd still be renting our duplex; we'd probably stay there forever if we didn't have this house," added his

Related photos, page 7

wife, Donna.

The price of these homes came in a form other than a large down payment—time and sweat. Each of the couples participating in the program agreed to put in a combined 40 hours every weekend constructing not only their own home, but assisting with all the others as well.

"It's cost-effective to the family and the government because the family supplies the labor and the government has to lend less money," according to Larry Henke, project director.

Under the terms of the program, there is no down payment, interest is subsidized, and monthly payments are determined by each family's income, he said.

"This is the best deal I've ever seen, as far as getting a house," said Steve Maybee, another new owner.

Still, it was far from easy street, especially in the dark days of this past winter, when with temperatures below zero and a bone-chilling wind

blowing, the homeowners had to shingle roofs.

"A lot of people were ready to throw in the towel," according to Tom Falch, a member of the group.

But, he said, "When the light showed at the end of the tunnel, it was kind of neat. You saw all the houses getting further and further along. It takes a lot of your time; you probably didn't have any free time for the last seven months."

The work was supervised by Fred Turner of Verona, who two years ago built his own home under the program.

Under his direction, members of the group learned the ins and outs of homebuilding, though some of the specialized work was done by tradesmen.

"You never realize how much goes into a house," said Donna Sankbeil. "You get done with one thing and there's always something else."

This is the second such program conducted in Stoughton by the SCHC, the first being seven years ago,

• **Neighborhood, page 6**

• from page 3

though right now the future of the Self-Help program is in doubt. Gramm-Rudman budget cuts have eliminated Self-Help allocations in 1987, according to Henke.

The project caused concern in the neighborhood in its early stages, when homeowners were suspicious of a low-income housing project.









According to Henke, that concern has largely vanished, and some of those same families have told him the new housing, "is not at all what they expected it to be."

As for their new neighbors, perhaps Steve Sankbeil summed it best: "It's worth it, now that we've gotten moved. We still have a lot of stuff to do, but we're in."

Name: Greenspire Apartments Location: 924, 1040, 1046, 1050, 1060, 1070 Jackson St N



	Building Information: These are six buildings with 92 units (89 with one bedroom, three with two bedrooms). They were built in four phases over 20 years.	Building Notes:
	Development Partners: Stoughton Housing Authority, non-profit, appointed by Mayor. Broihahn Management & Consulting, LLC 6200 Gisholt Dr., Suite 104 Madison, WI 53713 Property Management Firm (Broihahn)	
	Fiscal Overview: Funding provided by HUD/Rural Development	
 If Rental:	Property Management and Rent Structure:	
	What made it effective? Unique and Key Features: Affordability, same floor living, same floor laundry facilities, caring and attentive management, conveniently located, and easy access to local Senior Center, doctors, hospital and service.	
Below 30%	30-50%	50-80%


Name: Whispering Pines		Location: 915 S. Page Street		O
				
	<u>Building Information:</u> It's privately owned, housing individual Section 8 tenants. There are 22 units, built in 1968, privately owned by Grutzner, Bower, Carey LLP. Units are one, two and three bedrooms, and occupancy is mostly elderly.			Building Notes:
 If Rental:	<u>Property Management and Rent Structure:</u> The LLC has a manager that manages and maintains the property. Some residents receive subsidy under the S8 Housing Choice Voucher Program.			
	<u>What made it effective? Unique and Key Features:</u> This development was part of the Moderate-Rehab Program administered by DCHA in 1980's. Mod-Rehab was a project-based subsidy program. The owners entered into a 15-year HAP contract with DCHA to provide rental assistance to the resident. Residents were required to be at 50% or below median income. When the HAP contract expired all residents were eligible for continued assistance under the S8 Certificate/Voucher Program (tenant-based subsidy).			
Below 30%		30-50%		50-80%
				

Trip Ticket: After the Tour

Your Next Step: Opportunities for Engagement

STOUGHTON AREA

AFFORDABLE/WORKFORCE HOUSING TOUR



United Way
United Way
of Dane County

Our Journey So Far:

Awareness of the Need and Possible Strategies

↓

Programs that Address the Human Issues

- Stoughton Senior Center
- Stoughton Area Resource Team
- Joining Forces for Families & Dane Co. Human Services
- Local Food Pantries

↓

What We Have Done So Far

- Stoughton Comprehensive Plan
- Individual Successes
- Town Hall on February 7th

↓

Increasing the Supply of Affordable Housing

Identify Traits of Successful Affordable Housing

Learn About and Share Successful Models

Take Steps to Engage in Solutions Today!

↓

Your Next Stop
Mark next to the areas where you want to be more involved.

- ☐ Financial Literacy Work
- ☐ Workplace Solutions
- ☐ Property Management Strategies
- ☐ Economic and Business Development
- ☐ Job Creation, Strategy Retention
- ☐ Creative Ways to Use and Develop Housing
- ☐ Other: _____

↓

Return this ticket to help determine where the journey will take you.

Next Step Opportunities

Financial Literacy Work:

April 22, 12:00 to 1:00 pm at Senior Center , lower level

Spearheading a community effort to increase financial literacy and engage the community in activities leading up to Money Smart Week in October. Will include sessions with seniors, students, neighborhoods, etc. The Financial Education Center will take the lead on providing sessions including: train the trainer and Get Checking, How to talk with your kids about money, Make your Money talk and Starting over after bankruptcy. Funds are provided by United Way for materials, and support of the Financial Education Center and work with the Youth Center. We hope to recruit, train and place literacy partners with community groups.

Convener: Sharon Mason Boersma, Stoughton Joining Forces for Families

Mason-Boersma@co.dane.wi.us

Workplace Solutions: Workforce Housing:

Scheduling an informational meeting on the concept of Workforce Housing Initiative with the employers of the Stoughton Area and just what such a program offers and the benefits of such. 2 hrs to introduce and have community questions and answers, prior to providing this initiative in local businesses.

Lead: Diane Schobert, Business Development Officer

WHEDA, 266-0191 diane.schobert@wheda.com

Property Management Strategies:

Follow up with property managers with information about best practices on working with tenants, avoiding evictions, knowing about community resources

Facilitator: Carolyn Parham, Executive Director, Dane County Housing Authority

CParham@dcha.net, with assistance from Apartment Association of South Central Wisconsin and local property managers.

Economic and Business Development and Job Creation and Retention Strategies:

Wednesday, June 11th, 6:00 to 8:00 pm at Stoughton Senior Center

Working with Community leaders and existing economic groups to assure affordable housing issues are merged into existing and needed planning.

Facilitators: Olivia Parry, Dane County Planning and Economic Development and Donna Olson, Mayor's Office, Stoughton

Creative Ways to Use and Develop Housing:

Exploring ways for developers and builders to get assistance and information about grants, government programs and partners.

Facilitator: Bill Perkins, Wisconsin Partnership for Housing Development

Carolyn Parham, Dane County Housing Authority

Financial Literacy Initiative:

Stabilizing Low Income Working Families in Stoughton

Goal:

Major community engagement to provide employers, agencies, residents with resources and practical information on how to help their employers, clients, and themselves:

- stop living paycheck to paycheck
- build rebuild good credit
- decrease evictions
- avoid losing their homes to foreclosure
- understand scams/frauds targeting low income consumers
- complain to appropriate consumer protection agency
- benefit enrollment strategies (EITC, FS, Badger Care)

Steps/Timing:

- #1: Create Financial Literacy Delegation/Council to oversee, including partners (April)
- #2: Develop materials to deliver at venues (March – May)
- #3: Community Education Blitz, culminating in Money Smart Week in October, 2008
consumer protection, money management, savings, foreclosure prevention
- #4: Recruit Literacy partners (tutors and mentors) to work with families (starting In May)
- #5: Youth Literacy Initiative with Stoughton Youth Center (Spring and Fall)

Outcome:

Financial literacy of Stoughton and put in place practices to continue literacy focus.

75% of households will have increased understanding of importance of financial management and need for improved practice and awareness by having been exposed to specific targeted materials (3,667 of 4890): Vehicles: newspaper to subscribers, Great Dane to all residents, business check inserts, church bulletins, agency newsletters, bank notices, etc.

10% of residents will have gained specific financial management skills by having participated in training (700 of 7094) through banks, community events, communities of faith, food pantries, school and youth center events.

Major Partners:

Stoughton Joining Forces for Families, Mayor of Stoughton, United Way of Dane County, Financial Education Center

Agency Partners: Stoughton Area Resource team Youth Center, CAC

Other Partners: Stoughton Chamber of Commerce, businesses, Lending Institutions, Stoughton Public Schools, Stoughton Public Library, Communities of Faith, Dane County Joining Forces for Families and Economic Assistance

Long Term Impact:

Financial literacy will be a component of existing institutions and Stoughton will annually do a Money Smart Week.

City Finance Director will assist in facilitation of ongoing efforts to sustain.

Banking Institutions will have a system in place to sustain this work.

School curriculums will be altered based on this focus.



Workforce Housing Initiative

In many communities across Wisconsin, affordable housing is not located near major employers. Workforce Housing programs help reduce stress to employees who have to commute a lengthy distance to work. In turn, employers increase staff retention and decrease costs associated with recruiting and training. [Learn how this program can save an employer money](#), while stabilizing the employee's housing and ultimately stabilize the community.

What is the employer's role?

A workforce housing program requires a company to see their role as a good corporate citizen for the long term. Their level of involvement can range from hosting Home buyer education classes to offering down payment assistance. Obtain a listing of [successful Workforce Housing Programs](#) in Wisconsin.

An employer:

- Determines eligible employee criteria and a budget
- Provides funding directly to employees or to local non-profits for housing assistance

What is WHEDA's role?

WHEDA provides assistance with designing the program and developing additional private and public resources. WHEDA can also contract with local non-profits for technical assistance, Home buyer education and credit counseling services. In addition WHEDA will:

- Provide an organization's Human Resources Department with a simple employee survey to determine the housing needs of the workforce, compile the confidential results and supply housing data for neighborhoods near the workplace.
- Facilitate dialogue with the Human Resources Department regarding down payment assistance from the employer.
- Offer WHEDA's 30-year fixed rate Home loan and down payment assistance opportunities.
- Coordinate administrative support if down payment assistance is offered.

If you or your company is interested in hearing more about how to create a program for Home ownership please contact:

Diane Schobert diane.schobert@wheda.com
Business Development Officer - WHEDA
Phone: 608-266-0191 Fax: 608-266-0729

About Dane County Housing Authority



Mission Statement:

The mission of Dane County Housing Authority is to promote adequate and affordable housing, economic opportunity, and a suitable living environment free from discrimination.

Dane County Housing Authority's mission is to promote and ensure safe, decent, and affordable housing for our participants, as well as provide owners and developers with an opportunity to rehabilitate and develop affordable housing.

Dane County Housing Authority will:

- Recognize our participants as our primary focus
- Work in partnership with community and government organizations to continually promote affordable housing
- Act as an agent of change when performance is unacceptable
- Continue to strive for public trust and confidence through good communication and being responsive to needs of our participants and community
- Identify and work to eliminate barriers that prevent Dane County Housing Authority from achieving our goals as a housing authority

Dane County Housing Authority (DCHA) was created in 1972 by the Dane County Board of Supervisors to address the affordable housing needs of low-income families in Dane County (outside the city of Madison). The oversight and governance of DCHA is the responsibility of a five-member citizen commission appointed by the Dane County Executive. They are responsible for formulating DCHA policy. They are representatives of the following sectors of our community: government (County Board, State), law, non-profit, real estate, and housing development & consulting.

Dane County Housing Authority administers the Section 8 Housing Choice Voucher Program providing eligible families and individuals the opportunity to rent homes of their choice in the private sector. Dane County Housing Authority provides more than 6 million dollars annually into our community to landlords through rent subsidies each year. Dane County Housing Authority has an allocation of 1,160 vouchers through the Department of Housing and Urban Development (HUD).

The Dane County Housing Authority owns 102 units of housing throughout Dane County. 86 of those units are funded by the Department of Housing and Urban Development through its Low Rent Public Housing Program and the Rural Development and HUD Section 515 Program fund 16 elderly units.

The units are located in the following communities:

Mazomanie – 10 elderly, 10 family

Stoughton - 14 elderly, 16 family

Sun Prairie - 28 scattered sites (Prairie Homes)

Monona - 8 scattered sites

Cross Plains - 16 elderly (Rural Development)

Dane County Housing Authority will always strive to provide and further affordable housing through our long term planning strategies, partnerships with other organizations, and utilizing bonding financing to develop and preserve affordable housing.

2001 W. Broadway, Madison, WI
www.dcha.net

608 224-3636
608 224-3632 (fax)



Created at the initiative of Governor Tony Earl in 1985, the Wisconsin Partnership for Housing Development expands access to affordable housing opportunities and revitalizes neighborhoods through partnerships among the public, nonprofit and private sectors. The Partnership develops or co-develops housing; designs and manages financing programs; provides consulting services to nonprofit and for-profit developers and state, regional and local governments; and advocates for increased resources for affordable housing and neighborhood revitalization.

We have:

- Developed or been development consultant for 800 homes. Development projects have included rental and ownership housing in a traditional neighborhood single family and condominium project, infill multifamily housing, housing for people with mental illnesses and developmental disabilities, and housing for older adults.
- Provided training, technical assistance, and consulting services to more than 50 nonprofit and for-profit developers that have produced, rehabilitated or preserved as affordable more than 1,200 homes.
- Created and managed seven financing programs that provided over \$65 million in debt and equity financing to develop, rehabilitate and make energy conservation improvements in more than 2,000 homes.
- Managed down payment assistance programs that have provided \$17.5 million in down payment assistance to help more than 4,100 low and moderate income Wisconsin households buy homes. About half of the home buyers have received pre-purchase counseling from a network of counseling agencies organized by the Partnership, using funding provided by the programs. Almost 40% of the households had incomes at or below 60% of area median, and about 30% have been racial and ethnic minority households.
- Using funding from the Housing Partnership Network, provided financial support for counseling to another 5,000 home buyers and over 400 renters.
- In our advocacy role, proposed and helped secure passage of legislation that has made almost \$50 million in new state funds available for affordable housing.

Wisconsin Partnership for Housing Development *Workforce Housing Resource Center*

What is a workforce housing resource center?

Affordable housing and programs that provide financial assistance to help families buy homes exist in the marketplace, but many people in the workforce are not aware of these opportunities. A workforce housing resource center would serve as the link between affordable housing in the market, affordable housing programs and those who need the housing. It would provide a cost-effective way for employers to assist their employees without getting involved in personal housing choices and personal finances. In addition, a workforce housing resource center could administer other types of housing-related benefits that employers may wish to offer, including down payment assistance and foreclosure prevention programs.

What are the benefits of a workforce housing resource center?

Employers will benefit because stable housing creates a stronger workforce. *Local governments* will benefit because community economic development depends on a variety of employee housing options. In addition, instability in housing can result in higher costs for city and county social service programs. *Realtors®, home builders, developers and lenders* will benefit because there is an untapped market for more affordable housing options closer to jobs. The *community* will benefit because stable home owners and renters create a healthy community.

How would the resource center work?

Employers would need to support the development of the resource center, and they would create the core demand for the center by referring their employees to it. The Partnership would work with other nonprofit and for profit *Developers/Program Managers* who are developing workforce housing to match available housing with those who need it. *Staff* would also work to identify other public forms of down payment assistance that would increase the affordability of homes for those of lower income.

Steps in the process of working with resource center staff would include:

- Using materials provided by the Partnership, employers would inform employees of the availability of assistance from the resource center. Employers would refer employees to resource center staff either as part of an employee assistance program or because of the specific need of an individual employee. Individual employees could also contact the resource center directly.
- Resource center staff would speak with employees on the phone to collect basic information on housing needs and available resources. They would then identify possible housing options and assist the employee in making the appropriate contacts with a developer, owner or Realtor.
- Resource center staff would determine whether down payment assistance would be available and may refer the employee to, or directly provide, housing and budget counseling if needed.
- Resource center staff would continue to assist employees as needed through rental or closing on the purchase of a home.
- The Resource Center may also be a place to get information on foreclosure counseling options and referral to appropriate local resources to assist employees in trouble.

Appendices

Appendices

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Welcome to USDA Rural Development. Rural Development is committed to helping improve the economy and quality of life in all of rural America. Through our programs, we touch rural America in many ways: Our financial programs support such essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. We promote economic development by supporting loans to businesses through banks and community-managed lending pools. We offer technical assistance and information to help agricultural and other cooperatives get started and improve the effectiveness of their member services. And we provide technical assistance to help communities undertake community empowerment programs.

Mission Statement: Enhance the ability of rural communities to develop, to grow, and to improve their quality of life by targeting financial and technical resources in areas of greatest need through activities of greatest potential.

Dodgeville Area Office
138 S Iowa Street, Suite 2
Dodgeville, WI 53533
Email: RD.Dodgeville@wi.usda.gov Phone: (608)935-2791, ext. 4
FAX: (608)935-3544

Single Family Housing Guaranteed Loans

The Guaranteed Rural Housing (GRH) loan program provides moderate income families with access to affordable home ownership in eligible rural areas. Approved GRH lenders provide home purchase financing requiring no down payment and can finance loan closing costs and repairs up to the property's appraised value.

Single Family Housing 502 Direct Loan Program

Single Family Housing Direct Loans are for families seeking financing to purchase (existing or new construction), repair, or improve a home. This subsidized housing program offers loan benefits as down payment assistance to enable purchase with a loan through a private lending source (Rural Development accepts a junior lien behind the primary lender) or as a sole source of assistance for purchase, repair, or improvement.

Home Repair Loan/Grant Program

Repair Loans and Grants are low interest home improvement loans and grants designed for very low income individuals (50% or less of county median income). Funding can be used for making repairs, installing essential features, or to remove health and safety hazards.

Multi Family Housing Guaranteed Loans

Multi Family Housing Guaranteed Loans serve the rental housing needs of low and moderate income rural households by providing loan guarantees for newly constructed or rehabilitated rental property in eligible rural areas. Guarantees may be used in conjunction with other subsidy programs, such as the Low-Income Tax Credit, HOME, and state rental assistance programs. Loans can be made for a variety of rental housing types, for example: family elderly, congregate housing, and mobile homes. Loans can be made for new construction moderate or substantial rehabilitation, acquisition of buildings that meet "special housing needs," and combination construction and permanent loans.



Opportunities for Developers

Rural Development makes a variety of loans and grants to developers for the construction and renovation of multi-family housing facilities in rural areas. In some cases, loans and grants are also made for the construction of single-family homes as well.

Programs of special interest to developers include:

Housing

- Multi Family Housing Direct Loans
- Multi Family Housing Guaranteed Loans

Opportunities for Lenders

Rural Development works with private lenders to guarantee loans to borrowers for the construction of multi-family housing units, community facilities, and individual homes. Opportunities to finance utilities, business, industry, and employment in rural communities is also available.

The reasons investors might choose to work with Rural Development are many. Loan guarantees issued by Rural Development are backed by the full faith and credit of the U.S. Treasury and, as such, many lenders consider these programs to be a relatively risk-free way to expand their portfolios. Loans made possible by partnerships between Rural Development and private lenders also improve the economic health of rural communities which in turn provides more opportunities for lending institutions to invest in those communities

Programs of special interest to lenders include:

Business and Community

- Business and Industry Guaranteed Loans
- Renewable Energy/Energy Efficiency Guaranteed Loans
- Community Facilities Guaranteed Loans

Housing

- Community Facilities Guaranteed Loans
- Multi Family Housing Guaranteed Loans
- Single Family Housing Guaranteed Loans

Opportunities for Nonprofits and Public Bodies

Rural Development works with a wide variety of public and nonprofit organizations throughout rural America. Organizations eligible to apply for funds include local and state governmental entities, nonprofit groups such as community development organizations, associations, private corporations, cooperatives operating on a not-for-profit basis, and federally recognized Native American groups.

Programs of special interest to nonprofits and public bodies include:

- Community Facilities Direct Loans and Grants
- Community Facilities Guaranteed Loans
- Cooperative Development Technical Assistance
- Intermediary Re-lending Program Community Development
- Empowerment Zone / Enterprise Community Housing
- Housing Preservation Grants
- Multi-Family Housing Direct Loans
- Multi-Family Housing Guaranteed Loans
- Self-Help Technical Assistance Grants

Benefits of Affordable Housing Cooperatives

- **Stability for people** in Chicago, the average co-op tenure is 17.6 years, 3 times longer than rental units.
- **Stability for neighborhoods** affordable co-ops prevent gentrification by limiting the resale price of units. This keeps the units affordable into the future, and can have a stabilizing effect on market rates throughout the neighborhood.
- **Affordability** co-ops increase options for those normally priced out of the housing market. They provide a stepping-stone to home-ownership.
- **Build wealth** co-ops are a step between renting and owning. In some co-ops, members build equity and get tax breaks just like home owners but share the burdens of maintenance and governance with other members.
- **Economies of scale** by sharing resources, large purchases, and remodeling costs, residents keep their expenses down compared to owning a home and reduce their expenses compared to renting.
- **Family-friendly** most co-op units in Chicago are family-sized, with 3 bedrooms or more.
- **Options for the marginalized** in Chicago, housing co-ops are primarily composed of minorities and female-headed households: 80% of members are minority women with school-age children. Co-ops open more possibilities for diversifying neighborhoods by race, class, and other factors.
- **Community** strong social networks allow members to build social capital. Informal networks form between residents to take care of needs such as child-care, gardens, committees, and neighborhood potlucks.
- **Skills development** members build a wide range of skills like maintenance, finances, organizing, and facilitation. This can help them in their personal lives as well as the job market.
- **Resident control** instead of waiting for a landlord to make repairs, residents have the control and responsibility.
- **Security** residents report lower rates of crime. Parents trust their neighbors to watch their kids.
- **Flexibility** residents have more choice about when to sell their unit and can customize units to meet their individual needs

In the words of Judy Kinch, Logan Square Co-op in Chicago:

"I view Limited Equity [Housing] Co-ops as a combination between renting and owning. It's better than renting because no one is going to kick you out without your participation; no one is going to raise the rent without your participation; you get to make decisions about the building, and you are living with people you know and trust. I find it better than owning because you're working with other people to maintain the facilities—it's not just your responsibility."



Affordable Housing Cooperative Models:

Model	Type	Major Features	Size	Family features	Community Amenities	Cost
Cooperative Homes, Adams-Friendship, WI Est 2003 Contact: Char Thompson, 238-3448, Foundation for Rural Housing, Inc., www.wisconsinruralhousing.org	Limited equity. Cooperative owns lands; individuals own homes	Homes designed by owners to meet needs of adults age 55 and over	5 homes built by Pittsville and Terrace Homes, local builder	Sense of community		Individual house mortgage plus \$95 per month for home insurance/property liability, lawn care, plowing/shoveling, maintenance reserve. Grants were available to subsidize.
Homestead Housing, Mt Horeb, WI Est 1997 Contact: Anne Reynolds, UW Center for Cooperatives, 263-4775 (uwcc.wisc.edu/) or Betty Drape, 437-5960 (current owner)		First senior cooperative in WI. Apartment units designed to meet needs of adults age 55 and over	35 units (1 – 2 bedroom) that range from \$85,000 - \$125,000		Community governance	Individual house mortgage. Appreciation rate set below inflation (1 – 2% a year so when a person sells, the cost of the house is more reasonable than similar homes in the area). Monthly fee of \$385-\$575 depending on unit size. Joint ownership of building assets and joint payment of bills.
Ambrosia Co-op Est. 1970 Madison, WI (campus)	No Equity Co-op: SRO with Family Units	* Lakefront view	* 30 units (4 family-sized)	* Children eat free * Children's rents are subsidized * Indoor and outdoor play areas	* shared meals * organic, vegetarian food	* \$425/month rent for a family room * \$90/month food (per adult)
Ridge Side Co-op Est. 1981 Madison, WI (Willy St)	Limited Equity Co-op: condo-style units	* Allows members to build equity with homeowner tax deduction * Accessible units for disabled	* 9 units (1-3 bedroom)	* Free childcare provided during meetings	* shared garden & green space	* 6-10 hours/month of labor * Equity down payment of \$1500-\$3000 depending on sq ft (5% int max), 0% loan available * monthly carrying charges (\$546/month for 2 br) * Gas and Electric

'The Village' Cohousing in the Wisconsin State Journal

Like One Big Family

Cohousing fosters a community atmosphere through shared management and decision making.

by **Carrie Loranger** ~~ for the State Journal
Sunday, November 7, 1999

As the completion of Madison's second cohousing development draws near, Sue and Art Lloyd are living their dream of creating a project where work and decision making are shared by residents, and young families mingle with retirees on a daily basis.

Celia Stephenson and her children, Peter 6 and Tanya, 10, watch the progress around them as the Village Cohousing Community takes shape. Located at the corner of Mound and South Mills streets, the newly developed Village Cohousing Community appears similar to other condominium projects from the outside. But inside, something different is happening.

While residents own their condominiums, there is a large common area with a kitchen, fireplace, laundry room, two guest rooms and a play area. The development includes 13 new apartment-style condominiums, two new townhouses, and older single-family home and a second older house divided into two flats.

Units range in size from a 700-square-foot, one bedroom unit to a 1,600-square-foot, two bedroom townhouse with a loft. "It's a little bit small for people with children. But there is so much common area, both indoors and outdoors, that can be used by everybody on a daily basis, that you can live in a smaller unit than you might ordinarily," said Sue Lloyd, who with her husband, Art developed the \$3 million project.

Originating in Denmark in the 1970's and introduced in the United States in 1988, the cohousing concept aims to create a cooperative form of housing that accommodates changing families and lifestyles and provides a balance between personal privacy and cooperative living.

"We're not just selling condominium units to anybody who walks in off the street who wants to come into this place with its great location," said Art, a retired Episcopal minister. "People have to belong to the cohousing community."

Belonging to the community entails participating in the management of the property, serving on committees and sharing responsibilities pertaining to maintenance, bookkeeping, gardening and cooking common meals, which are shared from one to five times a week.

"It is primarily about community, about neighbors who know each other and who want to interact on a level that is more frequent and deeper than is the norm in society today and who agree to manage the place that they're living in," said Stephanie Fassnacht, and owner of one of the Village units.

The Lloyds discovered the cohousing concept in 1991 at a seminar sponsored by the Design Coalition. "Over 100 people attended and out of that came four groups that sort of shifted down to two groups and we were one of them," said Art. The Fair Oaks Cohousing Community on Dawes Street is the only other cohousing project in Madison, said Sue.

Like One Big Family, continued...

"We became active in 1993 and spent a tremendous amount of time linking at sites and we went through the process of trying to decide what sort of space we would like and what we would like to see in it. We decided we would like to be within a 2-mile radius of Downtown," said Art.

Residents of the village believe interacting with people of all ages in a community setting is especially beneficial for children. "We do believe that it takes a village to raise a child and a child in the U.S., in this day and age, is not best suited growing up in the isolation that we have in some of the living situations in our suburbs or apartments," said Sue.

Designed in the Prairie style, primarily by Lou Host-Jablonski of the Design Coalition, and built by Krupp Construction, three two-story buildings and two older homes form a U-shape around a central courtyard. There is a gradient from most public to most private, so for example, the kitchens face the common areas and that's the most public space, so people working in their kitchens can look out on the common areas and see their," said Fassnacht. Each unit is designed with a different floor plan and prices range from \$85,000 to \$180,000.

So far, 17 of the 18 units are sold or rented. Of the buyers, two families have young children, said Art. The group tried to save all five houses originally on the site. "At first we thought we would keep all of the houses and just renovate them. We knew we wanted a common house. But the conclusion was that we would not end up with the kind of housing units that would work well for a cohousing community," said Sue.

Renovating the existing structures would have also been more costly. "A major consideration was the economics. We would get fewer units and renovating existing housing does cost more than building new," said Art. In addition to the common areas, the community includes room for gardens, a recreational and exercise room, outdoor pedestrian areas, nine garage parking spaces and open-lot parking spaces at the back of the building.

"So the central area is a place where people can interact or kids can play," said Art.



The Advantages of Manufactured Housing

From Manufactured Housing Institute, www.manufacturedhousing.org, info@mfghome.org

Cost-Effective:

- Depending on the region of the country, construction cost per square foot for a new manufactured home averages 10 to 35 percent less than costs for a comparable site-built home.
- Independent appraisal studies confirm that manufactured homes can appreciate in value just like other forms of housing.

Built for Quality:

- All aspects of the construction process are controlled.
- The weather does not interfere with construction and cause delays.
- All technicians, craftsmen and assemblers work as a team and are professionally supervised.
- Inventory is better controlled and materials are protected from theft and weather-related damage.
- All construction materials, as well as interior finishes and appliances, are purchased in volume for additional savings.
- Cost of interim construction financing is significantly reduced or eliminated.
- All aspects of construction are continually inspected by a professionally trained third-party inspector.

Amenities:

- Floor plans are available that range from basic to elaborate. These include vaulted or tray ceilings, fully-equipped kitchens, walk-in closets, and bathrooms with recessed tubs and whirlpools.
- A variety of exterior siding is available, including metallic, vinyl, wood, or hardboard. In some cases, homebuyers can also opt for stucco exteriors.
- Homes have pitched roofs with shingles and gabled ends.
- Design features such as bay windows are available.
- Awnings, patio covers, decks, site-built garages and permanent foundations often are available as upgrades.
- The home can be customized to meet the needs of the consumer.

Safety:

- The building materials in today's manufactured home are the same as those used in site-built homes.
- The homes are engineered for wind safety and energy efficiency based on the geographic region in which they are sold.
- Manufactured homes are among the safest housing choices available today due to federal laws requiring smoke detectors, escape windows, and limited combustible materials around furnaces, water heaters and kitchen ranges.
- Properly installed homes can withstand 120-130 mph 3-second gust winds in areas prone to hurricanes.

Cost and Size Comparisons

New Manufactured Homes and New Single-Family Site-Built Homes 2000-2006

Year	2000	2001	2002	2003	2004	2005	2006
New Manufactured Homes <i>(Including typical installation cost)</i>							
All Homes							
Average Sales Price	\$46,400	\$48,900	\$51,300	\$54,900	\$58,200	\$62,600	\$64,200
Average Square Footage	1,505	1,545	1,590	1,620	1,625	1,595	1,600
Cost Per Square Foot	\$30.83	\$31.65	\$32.26	\$33.89	\$35.82	\$39.25	\$40.13
Single-Section							
Average Sales Price	\$30,200	\$30,400	\$30,900	\$31,900	\$32,900	\$34,100	\$35,900
Average Square Footage	1,130	1,115	1,125	1,100	1,090	1,085	1,100
Cost Per Square Foot	\$26.73	\$27.26	\$27.47	\$29.00	\$30.18	\$31.43	\$32.64
Multisection							
Average Sales Price	\$53,600	\$55,200	\$56,100	\$59,700	\$63,400	\$68,700	\$71,400
Average Square Footage	1,675	1,695	1,710	1,735	1,745	1,720	1,750
Cost Per Square Foot	\$32.00	\$32.57	\$32.81	\$34.41	\$36.33	\$39.94	\$40.80
New Single Family Site-Built Homes sold (house and the land sold as a package)							
Average Sales Price	\$207,000	\$213,200	\$228,700	\$246,300	\$274,500	\$297,000	\$305,900
Less Land Price	-47,476	-49,056	-54,560	-62,929	-73,082	-78,219	-79,973
Price of Structure	\$159,524	\$164,144	\$174,140	\$183,371	\$201,418	\$218,781	\$225,927
Average Square Footage	2,265	2,282	2,301	2,315	2,366	2,414	2,456
Cost Per Square Foot	\$70.43	\$71.93	\$75.68	\$79.21	\$85.13	\$90.63	\$91.99

Source: U.S. Department of Commerce, Bureau of the Census

Manufactured Home Shipments

Year	2000	2001	2002	2003	2004	2005	2006
Total	250,419	193,120	168,489	130,815	130,748	146,881	117,373
Single	74,919	48,924	37,156	26,202	33,995	52,027	33,033
Multi	175,500	144,196	131,333	104,613	96,783	94,854	84,340
Estimated Retail Sales (billions)	\$11.7	\$9.5	\$8.6	\$7.2	\$7.7	\$9.2	\$7.5

Manufactured Housing as a Good Alternative for Low-Income Families

Excerpts/Evidence from the American Housing Survey (December 2004)

Recent concerns over housing affordability for low-income households appear to be difficult to resolve by developing policy options that focus only on traditional single-family owner-occupied dwellings and/or rental apartments. In terms of developing a housing policy that would improve the quality of housing for lower income families, it seems appropriate to explore the merits of an often-ignored alternative, namely manufactured housing.

In this respect, this paper employs the American Housing Survey (AHS) between 1993 and 2001 to compare owned manufactured housing to rental housing and traditional owned housing as a tenure alternative for low-income households. This comparison for the three tenure types is made along several dimensions. Initially, a general comparison is made regarding the quality ranking of the structures and neighborhoods, housing cost, and housing affordability. Subsequently, regression models are used to determine the factors that affect the households' neighborhood and structural quality rankings and changes in those rankings over time. Separate equations are estimated for each tenure type. In addition, a model is estimated to consider the factors affecting household mobility and the extent to which these effects differ for the three tenure types. Finally, the appreciation of conventional owned housing is compared to the appreciation for owned manufactured housing in two cases. These two cases are, first, where the structure is owned but the land is leased, and second, when both the land and structure are owned.

Our results contradict several preconceived notions regarding manufactured housing. Specifically, there are four important observations that are implied by the results. First, manufactured housing is found to be a low-cost housing alternative. Importantly, it is observed to have higher average quality rankings across both the neighborhood and structural dimensions of housing services than rental units. These results hold even when the sample is stratified by metropolitan and non-metropolitan location. As such, on average, manufactured housing appears to be a "good value" for low income households.

Second, those factors that contribute to lower structural quality or lower neighborhood quality, as well as changes in those quality measures over time are similar between manufactured housing and owned housing. These findings suggest that a properly planned manufactured housing development will not automatically deteriorate over time and communities do not have to develop uniquely different policies to include manufactured housing in the mix of units that make up the housing stock.

Third, the factors affecting household mobility across the three tenure types are quite similar. Of particular importance is the fact that like traditional owned units, and in direct contrast to rental units, the longer a household resides in manufactured housing at a specific location the less likely they are to move while holding constant other factors that influence household mobility. This finding suggests that having owned manufactured housing in a neighborhood will not inherently increase mobility among households living in manufactured units and, therefore, lead to neighborhood instability as associated with rental units.

Finally, while manufactured housing without land ownership does not appear to be a particularly good investment, ownership of land in conjunction with an owned manufactured unit generally provides a positive return. These returns do appear to be associated with relatively high variance. However, with manufactured housing as a generally lower cost alternative to renting, low income households might be expected to accumulate more wealth (through savings and land value appreciation) while in manufactured housing than in a rental unit. In sum, owned manufactured housing appears to be a relatively attractive option for housing low-income families in a manner that would be beneficial to them and to the communities in which they live.

Mobile home park living

Many people have found that living in a mobile home park suits their way of life. To ensure the well-being of these communities in Wisconsin, mobile home park residents have rights and responsibilities. If you are a resident of a mobile home park or are considering purchasing a mobile home, you should know about them.

Buying

Without a convenient site, the value of a mobile home can be drastically diminished. The closing on a mobile home should not occur until after the buyer's application for tenancy has been approved by the park operator.

Although a park operator may also sell new and used homes, under the law, the prospective tenant is free to shop around. A park operator may neither require a prospective tenant to purchase a home from the operator nor represent that the purchaser of a home from the operator will gain an advantage over others in obtaining a rental site in the park. Entrance and exit fees are prohibited.

Leases

Park operators must offer tenants yearly leases, although a tenant may choose a month-to-month lease if it is also offered. A tenancy can be terminated by the park operator for refusal to sign a lease.

Month-to-month tenancies can be terminated with greater speed by either the landlord or the tenant. Also, under Wisconsin's landlord-tenant law, it may be somewhat easier for a landlord to evict a month-to-month tenant's home from a park. Because of the strict entrance requirements at some parks, the value of a mobile home on the street is often thousands less than the same home located in a mobile home park.

Protection

Tenants generally have more protection from termination by the landlord if they have a yearly lease. They are also protected against rent increases and other changes during the entire term of that lease. Some tenants seek additional protection by requesting leases for a term of more than one year.

When issuing a notice of termination or lease non-renewal, park operators must identify a breach of the rental agreement or other cause as identified in the law.

Retaliatory rent increases and eviction because a tenant complains about a violation or forms a tenant union are prohibited.

When facing non-renewal or notice of termination, some tenants act promptly by writing to the operator stating their desire to sell the home and leave it on site in the park. Tenants have a legal right to sell their homes and leave them in-place in the park, if the home's condition meets the park's reasonable standards and if the buyer's credit application is approved. Tenants faced with termination or problems selling their homes in-place may telephone Consumer Protection toll-free at 1-800-422-7128.

Selling

Tenants wishing to sell their homes on site in a park should carefully review their leases for provisions outlining the landlord's specific procedures. Many leases require the tenant to inform the landlord in

writing 45 days prior to the intended closing date. Some operators require that homes pass an inspection prior to considering a prospective buyer's application for tenancy.

Once a home has passed reasonable inspection by the park operator, it is important that the seller accompany the buyer to the operator's office to request an application for tenancy.

No operator may require a tenant to designate him or anyone else as a sales agent. The operator may not solicit or receive payment or anything of value to transfer tenancy to a buyer. Also, the operator may not unreasonably restrict the sale of a tenant's mobile home.

The age of the home cannot be a consideration for allowing a mobile home to remain in a park whether or not ownership is changing.

A landlord may screen prospective tenants using lawful standards.

Legal References

Landlord-tenant relations in Wisconsin are regulated by ch. 704, Stats, and Wis. Admin. Code ch. ATCP 134, a rule administered by the Wisconsin Department of Agriculture, Trade and Consumer Protection.

Mobile home park operator tenant relations are further regulated by Wis. Admin. Code ch. ATCP 125, another rule administered by the Department, and sec. 710.15, Stats.

Wisconsin Admin. Code ch. ATCP 125, (Mobile Home Parks) is of central importance to mobile home park tenants. It prohibits unfair business practices by mobile home park operators such as charging entrance fees or requiring the purchase of a mobile home or accessories from the operator as a condition of tenancy. This rule prohibits specific unfair lease provisions (see ATCP 125.04) and requires disclosure of rent and all other charges payable by the tenant under the rental agreement (see ATCP 125.03). Park operators are prohibited from requiring tenants to make permanent improvements to the park or any of its facilities or assessing any separate charge for permanent improvements (see ATCP 125.09(3)).

Wisconsin Admin. Code ch. ATCP 125 and ATCP 134 were created by this department under sec. 100.20(2), Stats., and have the force of law. Violations can be prosecuted by district attorneys under sec. 100.26(3) or (6), Stats. Anyone who suffers monetary loss because of a violation may sue for double damages, court costs and reasonable attorney fees under sec. 100.20(5), Stats.

For more help:

1. For possible assistance in locating a mobile home park site or information about putting a manufactured home on your own lot contact:

Wisconsin Housing Alliance
301 N Broom St
Madison WI 53703-5216
(608) 255-3131

They have directories by geographic area listing the names, addresses and phone numbers of mobile home parks. They also are aware of localities that allow placement of manufactured homes on residential lots.

2. For more information on mobile home park and manufactured home ownership regulations, required physical lay-out for mobile home parks, park maintenance, dealer complaints, titling, or to file a complaint contact:

**Department of Commerce
Safety and Buildings Division
Manufactured Home
Mobile Home Unit**
201 W Washington Ave 4th Fl
PO Box 1355
Madison WI 53701-1355
(608) 264-9596

If you need further information or wish to file a complaint, call the Bureau of Consumer Protection:

(800) 422-7128

2811 Agriculture Drive
PO Box 8911
Madison WI 53708-8911
(608) 224-4976

FAX: (608) 224-4939

TTY: (608) 224-5058

E-MAIL:
DATCPHotline@Wisconsin.gov

WEBSITE:
www.datcp.state.wi.us

ABOUT THE MADISON AREA COMMUNITY LAND TRUST

305 South Paterson Street, Madison, WI 53703

Phone: (608) 280-0131 Fax: (608) 442-5928

Website: www.affordablehome.org for most current information

www.troygardens.net if you want to dive into the details of Troy Gardens

The Madison Area Community Land Trust is a (501c) non-profit organization seeking to promote affordable housing for first time home buyers at or below 80% of Median income in the Madison and Dane County area.

The Madison Area Community Land Trust was founded by Sol Levin in 1991. Sol had worked for over 25 years in the field of affordable housing, and could see that over the next decade, housing prices in the Madison area would rise beyond the means of people with low to moderate incomes. And he was right -- the median price of a home in Madison jumped from \$83,000 in 1991 to \$205,000 in 2005. Sol's vision for creating permanently affordable owner-occupied housing continues to inspire our work.

The Community Land Trust model helps keep housing affordable for future generations. Under the model Community Land Trust homeowners purchase their house but not the land (this lowers the purchase price). The land is leased from the land trust. When Community Land Trust homeowners sell their home, 75% of the appreciated value stays with the house, so it's more affordable for the next buyer.

Madison Area Community Land Trust has built three neighborhoods, as well as a half-dozen single family homes scattered around the city of Madison.

Troy Gardens

Troy Gardens is an award-winning 31-acre project which combines community gardens, a working CSA farm, a restored prairie, and a thirty home mixed-income cohousing community. MACLT began working on Troy Gardens in 1995 along with a wonderful group of collaborating organizations, and after 12 years, finally completed the housing component in 2007.

Camino del Sol

Camino del Sol was the first single-family subdivision developed by the Madison Area Community Land Trust. We completed the first three homes in 2001. In 2002, we built a new street, Camino del Sol, named after our founder, Sol Levin. From 2003 to 2006, we built 9 single family homes, as well as two zero-lot-line duplex homes. Final landscaping and street work will be completed in the spring of 2006.

The homes at Camino del Sol are Energy Star and Green Built Home certified. The duplex homes are barrier free, and the single family homes built in the last two years are all visitable by persons who use wheelchairs.

The duplex homes were honored by Homes Across America as an innovative example of housing which combines affordability, accessibility, and energy efficiency/green building technique

Anniversary Court

Anniversary Court was the first multifamily condominium project developed by the Madison Area Community Land Trust. This neighborhood has 14 duplex-style townhomes, and is governed by the Anniversary Court Condominium Owners Association. The initial sales price of these homes was \$91,500 back in 1998. Two of these homes were resold in 2005 for a price of \$107,500, which provided a reasonable return on each homeowner's investment, and kept the resale price affordable to buyers with modest incomes (due to our resale formula).

ABOUT MACLT, continued

Scattered-Site Single Family Homes

To date, the Madison Area Community Land Trust has renovated and resold five single family homes in Madison neighborhoods including Vilas Park, South Madison, and Tenney Park. In collaboration with Valley Bank (now M&I Bank), the MACLT also constructed a new single-family home on Buckeye Road on Madison's Eastside.

AARP and the National Association of Home Builders honor the Madison Area Community Land Trust with Livable Communities Award for Troy Gardens

Madison, Wisconsin (December 2007) – AARP and the National Association of Home Builders (NAHB) today announced that the Madison Area Community Land Trust will receive the groups' 2007 Livable Communities Award for forward thinking in the field of home and community design with its Troy Gardens project.

The Livable Communities Award honors builders, developers and remodelers that create attractive, well-designed homes and communities which are comfortable, safe and accessible for people of all ages and abilities.

According to Madison Mayor Dave Cieslewicz, "When I think of projects in Madison that I am most proud of and deserve recognition on a national scale, I think first of Troy Gardens."

"The Madison area Community Land Trust has done outstanding work that reflects a commitment to designing housing to be livable for people of all incomes, ages and abilities," said AARP Wisconsin State Director D'Anna Bowman. "This award is a great way to credit the creativity and commitment of the Madison Area Community Land Trust to building inclusive neighborhoods."

"The key to Troy Gardens has been the profound spirit of cooperation between the neighborhood and all the community partners we have been working with on this project over the past 12 years," said Greg Rosenberg, Executive Director of the Madison Area Community Land Trust. "While we are quite proud to receive this award, it is important to realize that this project reflects the contributions of many people and organizations."

This is the first year for the Livable Communities Award which was announced by the AARP and the NAHB at the International Builders Show in February. The awards will be presented annually to three professional groups – builders, remodelers and developers – for projects that incorporate such aspects as:

- design elements that accommodate the needs of all residents with all levels of physical ability from children through grandparents;
- easy access to community services and features such as retail, restaurants, medical, social and cultural activities, as well as viable transportation options;
- improved energy efficiency and enhanced site design; and
- better communication with key stakeholders

Madison Area Community Land Trust is one of 200 community land trusts across the country. A community land trust provides a form of permanent stewardship of land for the benefit of the community that removes land from the speculative market and facilitates multiple uses such as affordable housing, village improvement, commercial space, agriculture, recreation and open space preservation.

Working Families Housing Glossary of Terms:

Fair Market Rent (FMR): An amount established by HUD to be the cost of modest, non-luxury rental units in a specific market area. Generally, an "affordable" rent is considered to be below the FMR. FMR includes all rental units that fall within the bottom 40th percentile of the rent distribution in a particular region.

Housing Affordability: The generally accepted definition is for a household to pay no more than 30 percent of its annual income on housing.

Housing Burden: Families that pay more than 30% of their income in housing costs are considered to have a *housing burden*.

Low-income Families: Those who have incomes that are no more than 80% of median income for the area. In Stoughton, that includes all households earning less than \$38,106/year or \$3,175/month.

Low Income Housing Credit – Section 42: A federal program that gives State and local agencies nearly \$5 billion in annual budget authority to issue tax credits for the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households.

Market Rate Housing: The cost for rent or purchase based on actual costs without subsidization.

Public Housing: Units owned by a government authority that are rented to low-income households at affordable rates.

Section 8: A federal program that offers rent subsidies in the form of vouchers to very low-income households in order to make privately-owned rental housing affordable to them.

Very Low-Income Families: Those with incomes that are no more than 50% of median income for the area. In Stoughton, that includes all households earning less than \$23,817/year or \$1,985/month.

Workforce Housing: Housing that is sold at prices affordable to families in the critical workforce (e.g., police officers, teachers, nurses, medical technicians, etc.) and is located in or near major employment centers. Connotes home ownership and often single-family detached homes.

Registrations

Stoughton Area Workforce/Affordable Housing Bus Tour

Don Barber	Bayview Park Manager
Ed Bieno	Stoughton Chamber of Commerce
Sally Bjordahl	Manager, Stoughton Arms Apartments
Jim Blanchard	Planning Committee & United Way Board of Directors
Jim Bradley	President, Home Savings Bank
Terry Brenny	CEO Stoughton Hospital
Mike Carlson	Habitat for Humanity
Tim Carter	
Steve Castleberg	Local Property Manager and landlord
Nan Cnare	Planning Committee and United Way
Police Lt Pat Conlin	City of Stoughton
Kay Davis	Planning Committee & START
Autumn Drussell	Stoughton Courier Hub
Jeanne Duffy	Forward Community Investments
Brian Folz	Bayview Park
Kris Gabert	Stoughton Area Resource Team
Rosalind Gausman	Town of Dunn
Dr Mary Gavigan	Superintendent Stoughton Area School District
Cathy Hasslinger	Town of Dunn
Greg Jensen	Stoughton Housing Authority, Alderperson District 3
Mayor Johnson	Mayor of Stoughton, and Planning Committee
Russ Kinsler	Executive Director, Housing Alliance
Justin Kirking	Rural Development
Stanley Koopmans	Evergreen State Bank, Chamber Econ.Devt Comm.
Paul Lawrence	RDA, City of Stoughton Alderperson for District 2
Tim Markle	
Tracey Markle	
Sharon Mason-Boersma	Planning Committee & Joining Forces for Families
Connie Mathison	Associated Bank, RDA
Dan Matson	Planning Committee & United Way Board of Directors
Joan McDermit	
Liz Menzer	School Board -Stoughton Area School District
Patricia Micetic	Architect

Registrations

Stoughton Area Workforce/Affordable Housing Bus Tour

Renee Moe	United Way of Dane County
Norman Monsen	Town of Dunkirk
Sandy Morales	Committee and United Way of Dane County
Debbie Neubauer	Financial Education Center
Pat O'Connor	Police Chief City of Stoughton
Donna Olson	Planning Committee & Stoughton Mayor's Office
Walt Olson	Olson Builders
Carolyn Parham	Planning Committee & Dane Co. Housing Authority
Olivia Parry	Planning Committee & Dane Co Plg and Dev. Dept
Bill Perkins	Planning Comm.& Wis Partnership for Housing Dev.
Mark Petersen	Covenant Lutheran Church
Tom Popp	Habitat for Humanity
Rodney Scheel	Dtr of Planning & Development, City of Stoughton
Adam Schneider	United Way of Dane County
Mike Stacey	Asst Dtr, Planning & Development, City of Stoughton
Sue Sveum	START, City of Stoughton Food Pantry
Tim Swadley	Committee, School Board -Stoughton Area Schools
Charles Vervorrt	Planning Committee
Debra Villa	Rural Development
Amy Warner	Stoughton Area Youth Center, Watershed Church
Jay Warner	Stoughton Area Youth Center, Watershed Church
Judy Wilcox	Wisconsin Department of Commerce
Jeff Zarth	START and United Methodist Church

Students of color achieve at the same rate as white students.

Children are cared for and have fun as they become prepared for school.

People who are uninsured have access to health care.

There is a decrease in homelessness.

Seniors and people with disabilities are able to stay in their homes.

There is a reduction in violence toward individuals and families.

Non-profit agencies and volunteers are strong partners in achieving measurable results.

Our community's Agenda for Change



The Stoughton Area Workforce/Affordable Housing Tour and follow-up efforts will help increase access to affordable housing and decrease working family homelessness in our community.

Stoughton

For more information, please contact:

Nan S. Cnare
United Way of Dane County
(608) 246-4353
nanc@uwdc.org

2059 Atwood Avenue • Madison, WI 53704 • www.unitedwaydanecounty.org