

Strategy 4

Integrate lower priced housing, including subsidized housing, into complete neighborhoods.

Actions:

- Support the distribution of affordable housing throughout the city.
- Explore how TIF could be better utilized to fund affordable housing.
- Continue allocating money to the City's Affordable Housing Fund.
- Continue to pursue a variety of county, state, and federal funding and public-private partnerships to support the development of affordable housing.
- Support and partner with non-profit organizations to preserve affordable housing for the long term.

Affordable housing was a consistently identified priority throughout the Imagine Madison process. Participants emphasized the need for more affordable housing that is well served by transportation options and amenities. Public input highlighted issues related to homelessness, housing cost burden, housing for low-income families, affordable housing for older adults, and affordable housing close to the UW-Madison campus for students. Resident Panels specifically prioritized Strategies promoting affordability and support for Madison's homeless populations.

Affordable housing must go beyond simply low-cost housing. It must be clean, safe, and fit the needs of the household. All housing, regardless of price, should meet standards of quality and provide a safe, healthy environment for those living there. True affordability must also consider transportation costs; lower-cost housing far from jobs and services may actually cost a household more than higher-cost housing that is close to jobs and transit. Further, in addition to adding new affordable housing, it is often more cost-efficient to preserve the existing affordable public and private housing stock.

Though Madison generally embraces a variety of affordable housing development and some neighborhoods advocate for it, some residents and neighborhoods can resist the construction of housing for low-income households due to concerns about the perceived impacts on area property values, questions about the adequacy of supportive services, and other reasons. The City must strive to maintain the quality of life in existing neighborhoods while avoiding exclusionary housing practices that lead to segregation by income and race. Each development proposal should be judged on its merits, without regard for the income level of prospective residents.

**"You can't spend 80% of your income on your housing, you have nothing left. You're just surviving."
— Mini-Documentary participant**

a. Distribute Affordable Housing

Affordable housing should be distributed throughout the city and within areas that have access to transit, City services, and amenities for daily living. Integrating affordable housing into neighborhoods makes it more likely that the housing and residents contribute to a stable neighborhood and may result in better outcomes for residents, whereas large concentrations of isolated low-income housing tends to result in greater demands for services. New lower cost and subsidized housing should be located in areas that already have a high level of resources and amenities available at a range of income levels. Meanwhile, resources and amenities must also be equitably located throughout Madison to provide more convenient choices for those living in established residential areas currently lacking amenities within walking distance.

b. TIF for Housing

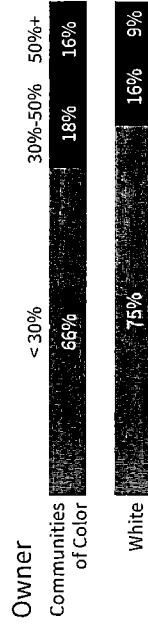
The City should explore how to better use Tax Increment Financing (TIF) to provide affordable housing. Affordable housing assistance could be included as a budget item in new non-industrial tax increment district spending plans. Additionally, existing tax increment districts can be

extended for a year before closure to fund housing programs, which has been done with some of Madison's districts.

c. Affordable Housing Fund

The Affordable Housing Fund seeks to increase the quantity of safe, quality, affordable rental housing throughout the city, particularly in locations well served by transit and basic amenities. 472 affordable housing units with long-term restrictions to remain affordable to low and moderate income households were completed, or are scheduled to be completed, between 2013 and the end of 2018. 376

Percent of Income Spent on Housing¹³



Renter



*Other: Rates were unable to be computed due to income anomalies. Householders of color are more likely to spend more of their income to pay for housing than white householders.

Affordable Housing

For housing to be considered affordable, no more than 30% of household income should go toward housing costs (mortgage, rent, utilities, etc.). More than half of all renters (and nearly one in five homeowners in Madison) spend at least 30% of their income on housing costs. However, affordable housing must go beyond simply low-cost housing. It must be clean, safe, and fit the needs of the household. Further, true housing affordability must also take into account transportation costs; a lower-cost dwelling far from jobs and services may cost a household more than a more expensive dwelling near jobs and transit access.