

# Analysis of Impediments to Fair Housing Choice

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## SUMMARY OF FINDINGS

# What is an Analysis of Impediments?

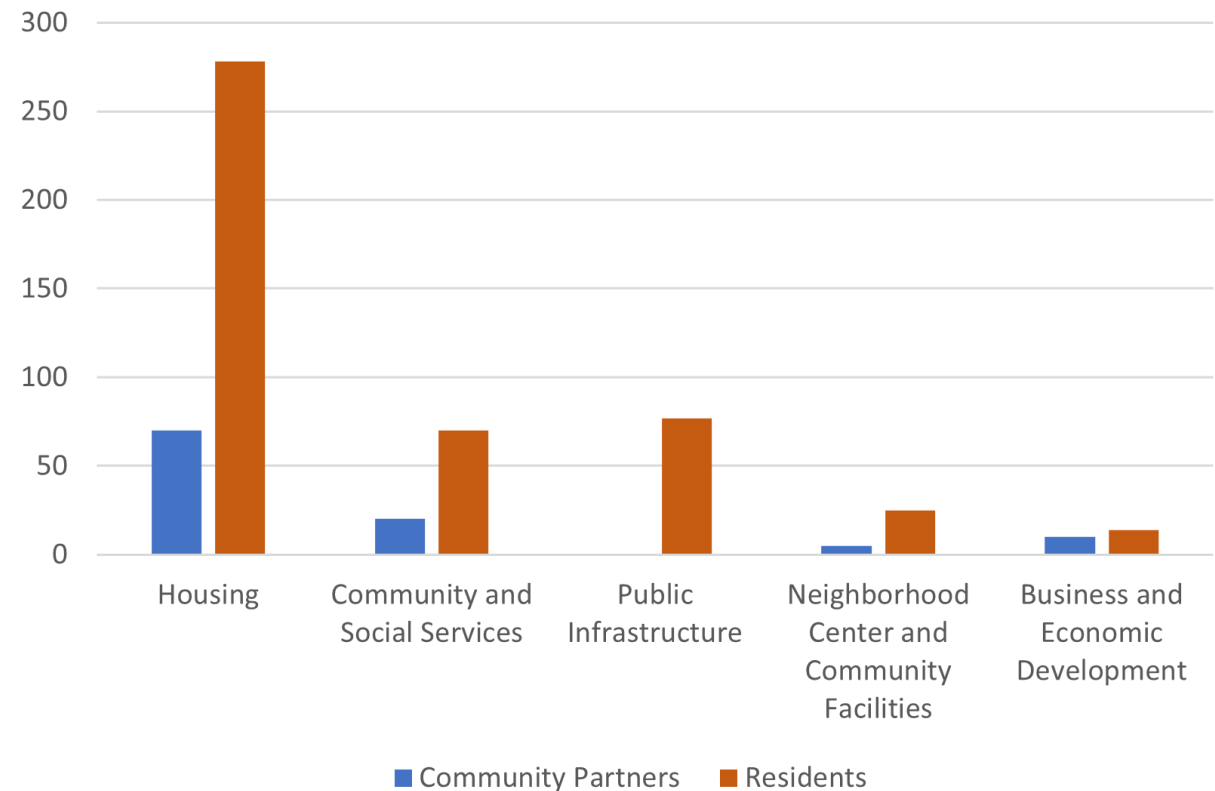
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1. Requirement of HUD as a condition of federal funds.
2. Requires the City to **affirmatively further fair housing** by ensuring:
  1. meaningful actions to overcome patterns of segregation
  2. promote fair housing choice
  3. eliminate disparities in opportunities
  4. foster inclusive communities
3. Identifies practices and circumstances that impede housing opportunities for residents under any protected class status.

# CDD Survey

**70%** of residents and  
**74%** of community  
partners ranked  
housing as top priority.

What is your priority for the City investing funds? – From the Consolidated Plan Survey



# Consolidated Plan Survey

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## **Top Reported Reasons for...**

### *Housing Unaffordability:*

1. Increase in cost of living
2. Property taxes
3. Rent has increased

### *Barriers to Living in Preferred Location:*

1. Unaffordable housing
2. Competition in the housing market
3. Poor housing conditions

# Population

**258,366**

population of Madison

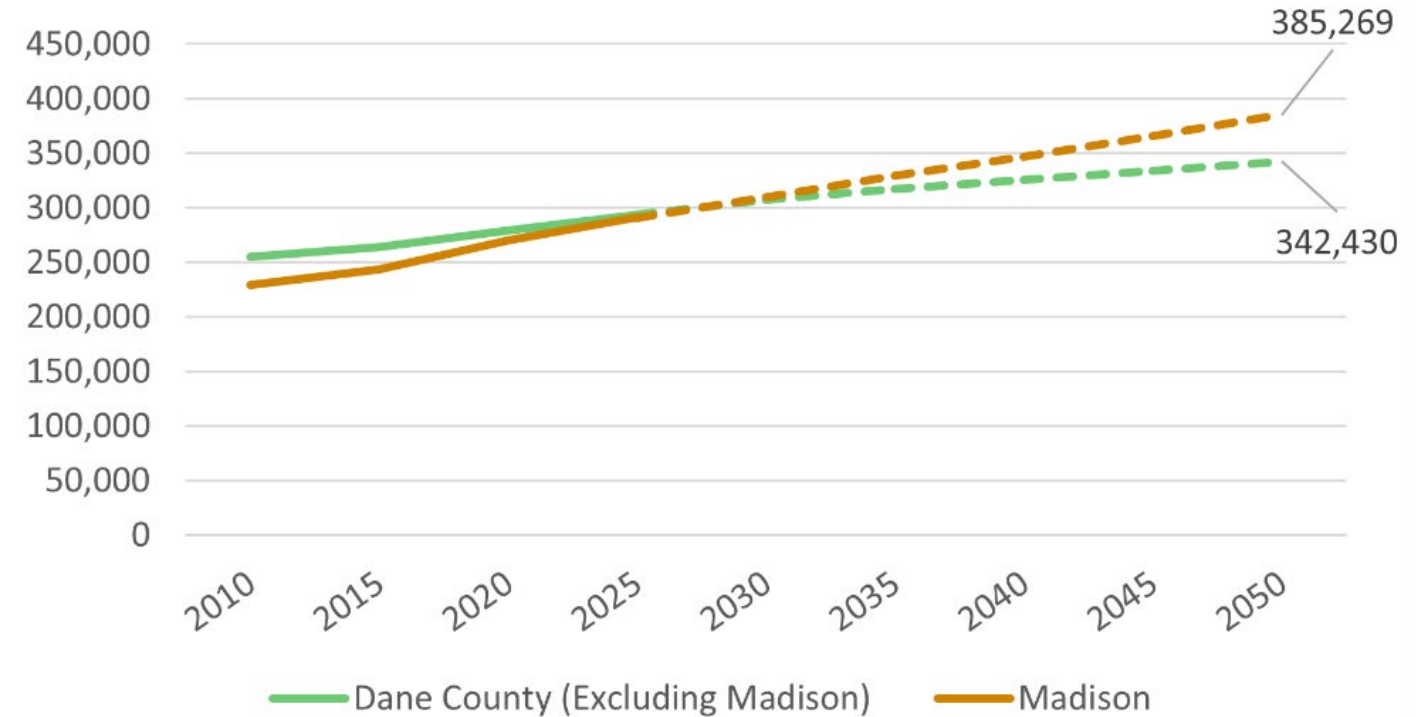
*+12,332 from prior 2019 AI*

**1.7%**

projected annual  
average growth rate

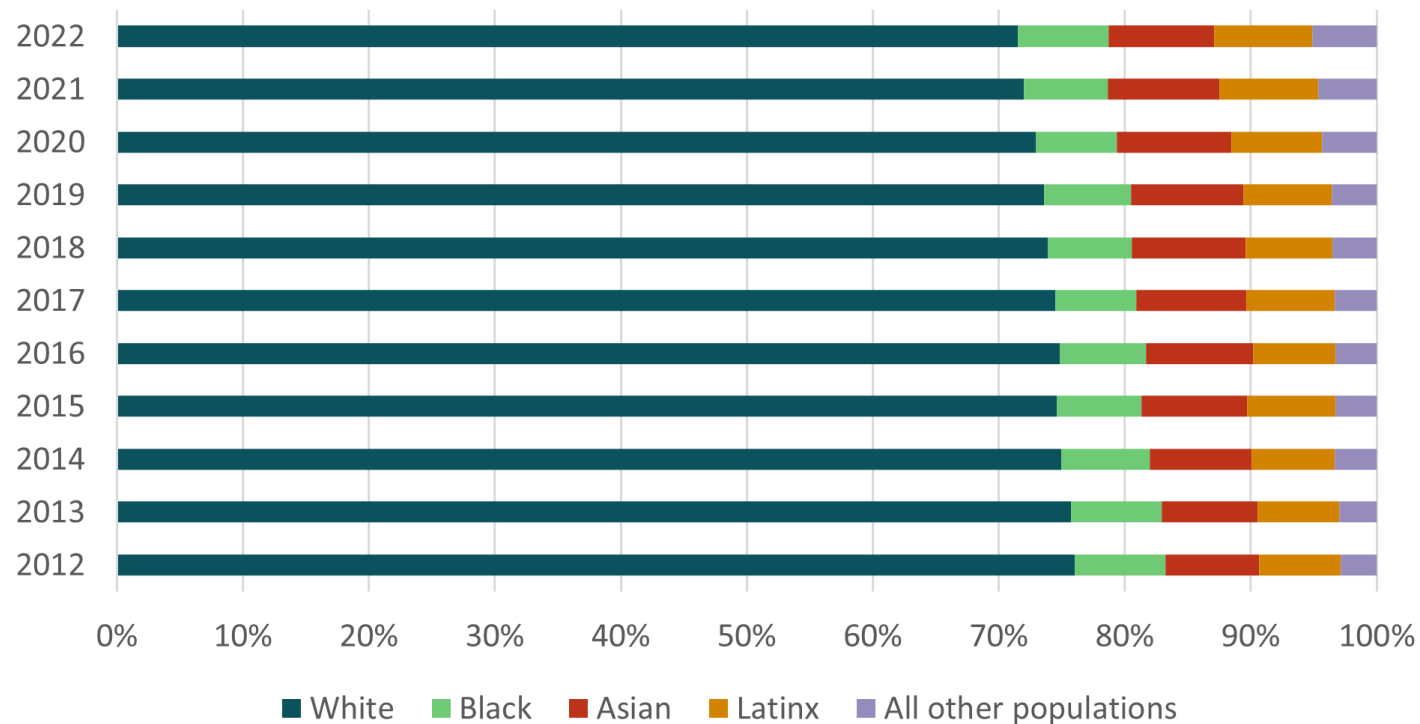
*2020 to 2050*

Population Projections for the City of Madison and Dane County from 2025 to 2050



# Race & Ethnicity Changes

Change in Population Share by Race and Ethnicity from 2012 to 2022



From 2000 to 2020,  
White alone  
(not-Hispanic or Latino)  
residents decreased by  
12.8 percentage points as  
share of total population

"All other populations" includes American Indian and Alaska Native, Native Hawaiian and Other Pacific Islander, Some other race alone, and Two or more races

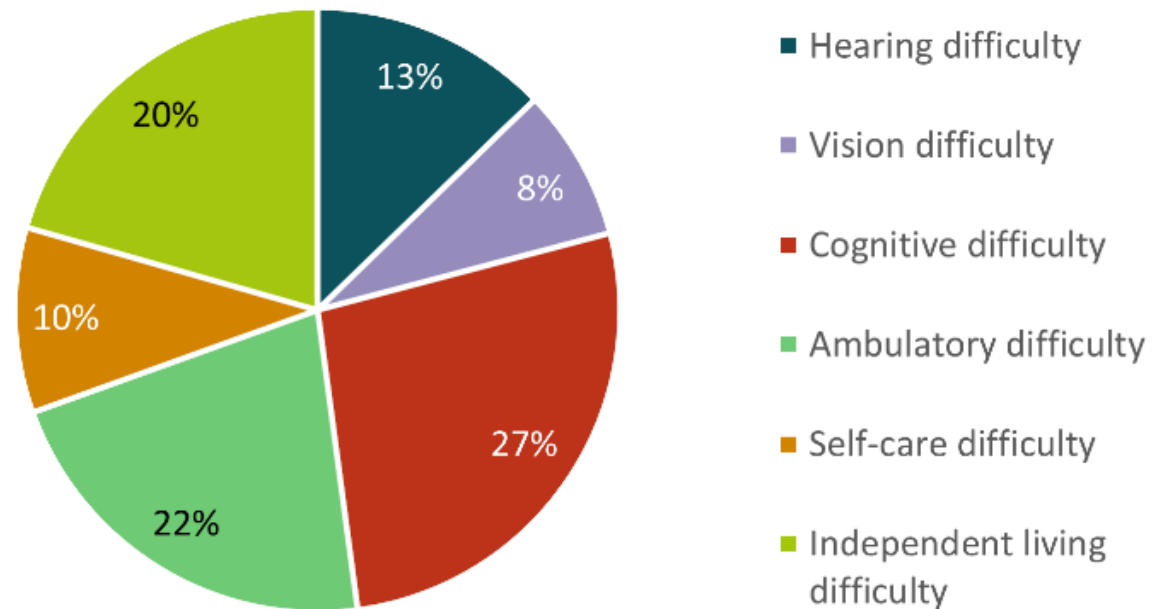
# Reported Disability Status

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9% of residents self-report having a disability or impairment.

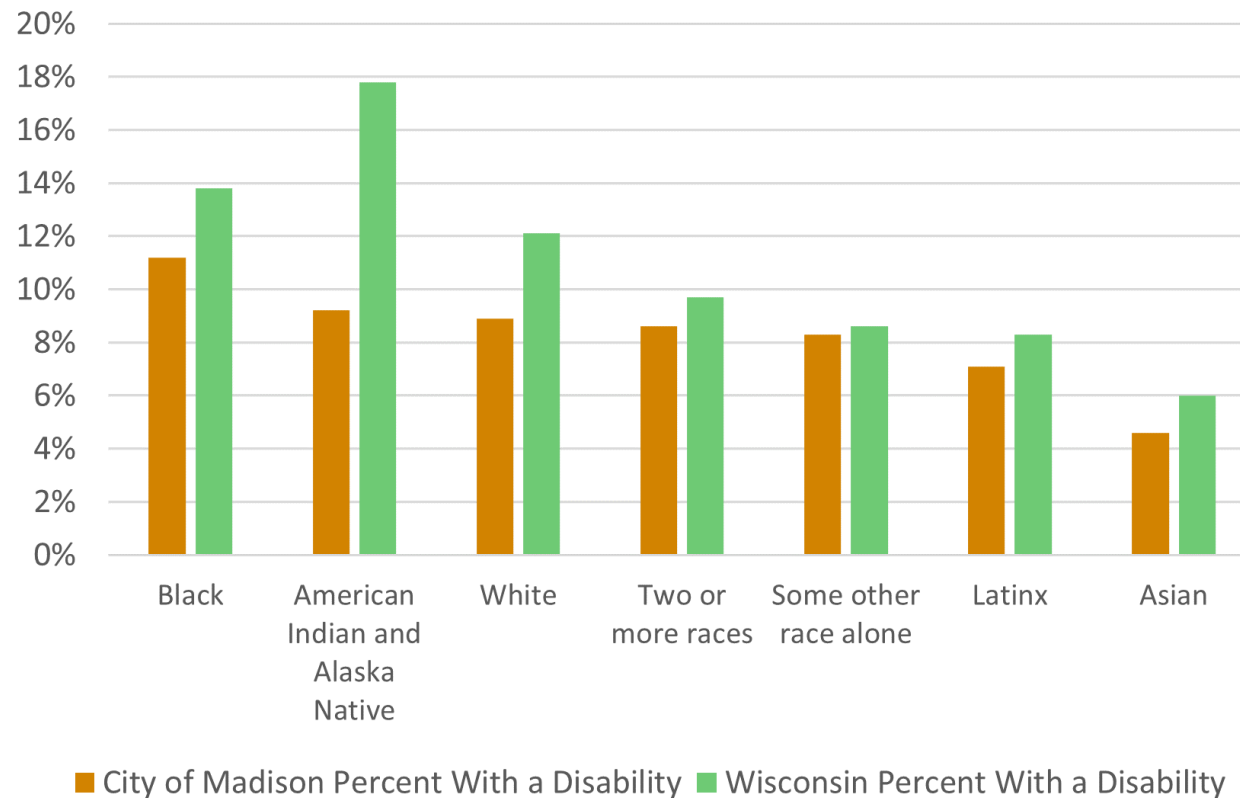
Cognitive difficulty, the most common disability self-reported, has increased by 24% since 2016.

Madison Residents Self-Reporting Disability to the Census, by Disability Type



# Reported Disability Status

Persons with a Reported Disability by Race/Ethnicity



Madison has lower rates of persons with a disability by race/ethnicity than the State of Wisconsin averages.

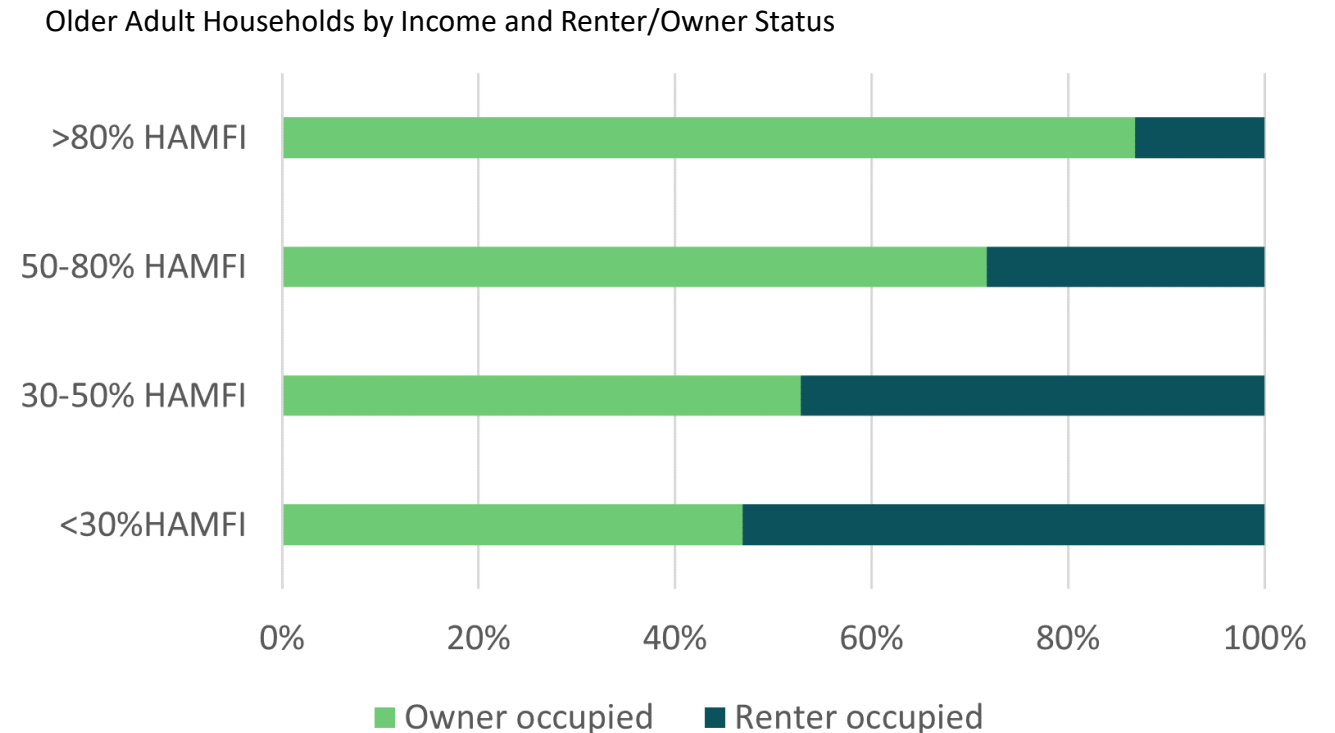


# Older Adult Households

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**27% renters & 73% homeowners**

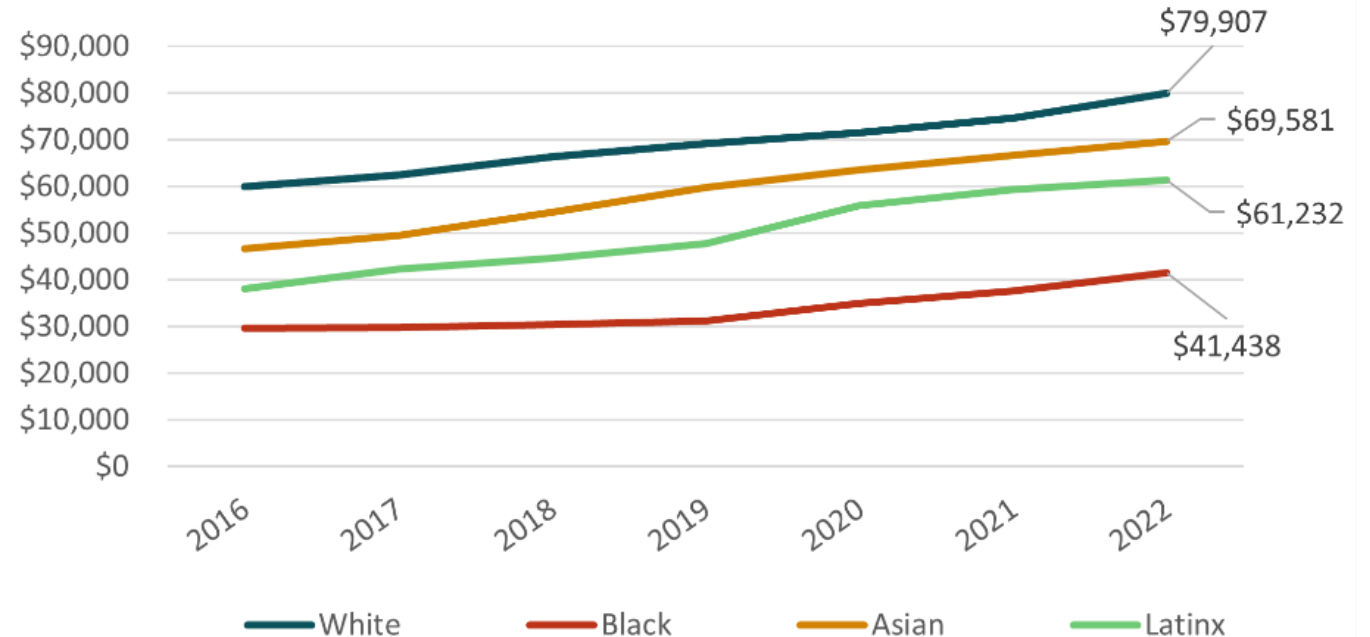
**50% of these households are low income, and 30% are extremely low income**



# Income by Race & Ethnicity

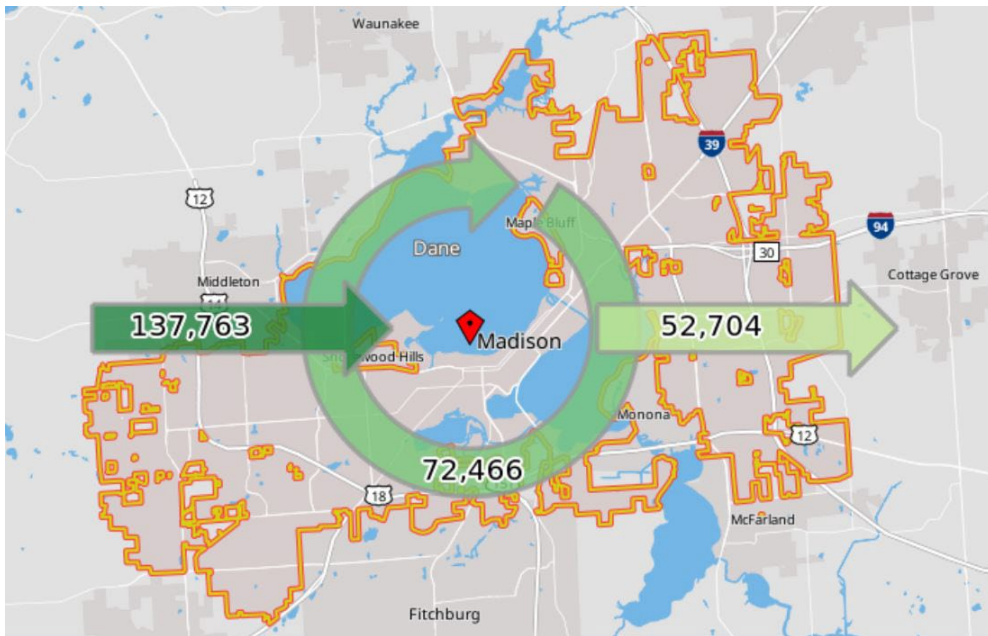
Median Black household receives wages ~**\$40,000 less** annually than median White household.

Median Household Income by Race & Ethnicity

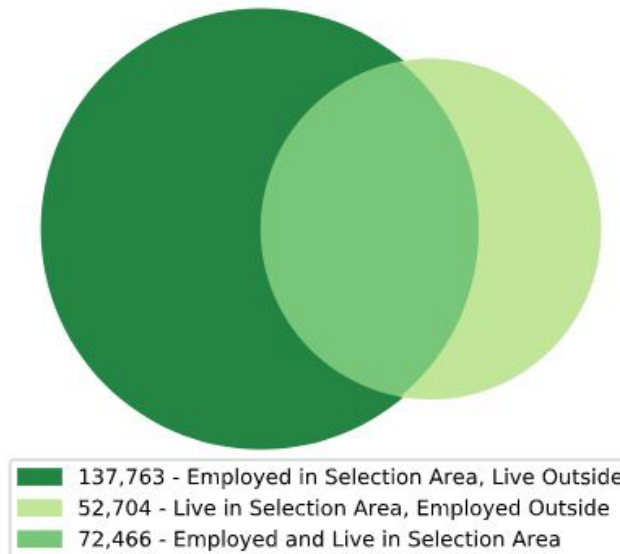


# Commuting

Place of Residence and Employment



Inflow/Outflow Job Counts in 2021  
All Workers



**65.5%** of people employed in the city live outside of it

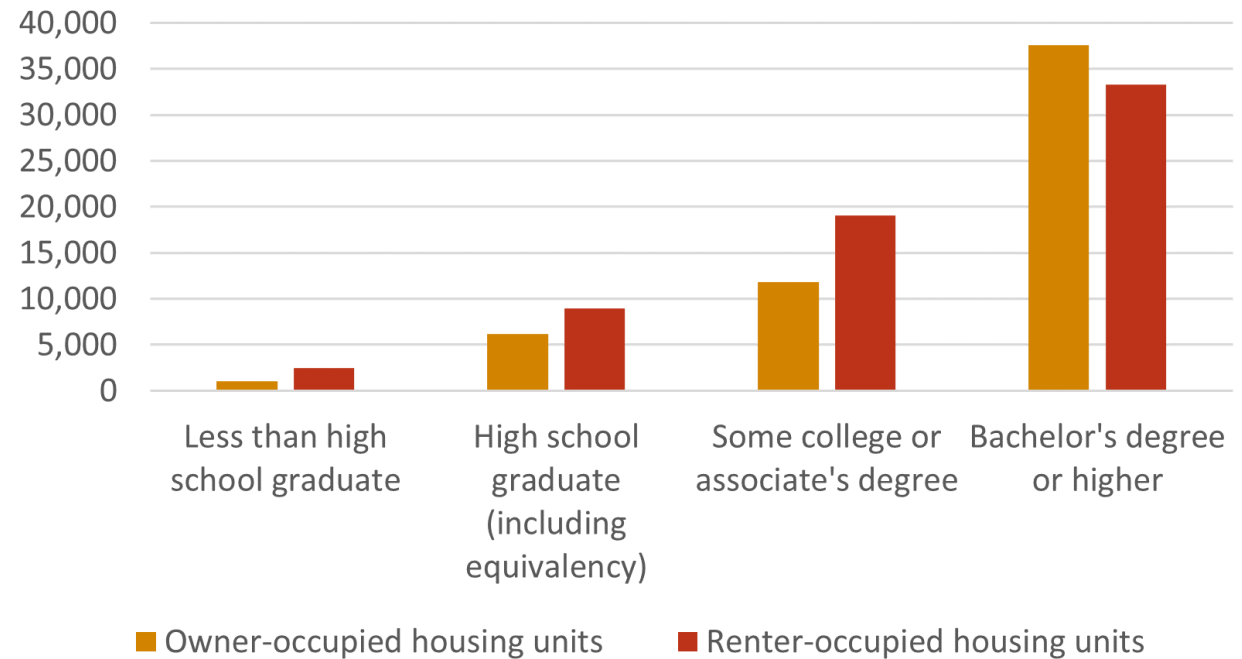
Only **34.5%** of people employed the city also live in it

# Tenure by Educational Attainment

Higher education levels lead to higher rates of homeownership.

There are still many renter households at higher educational attainment levels.

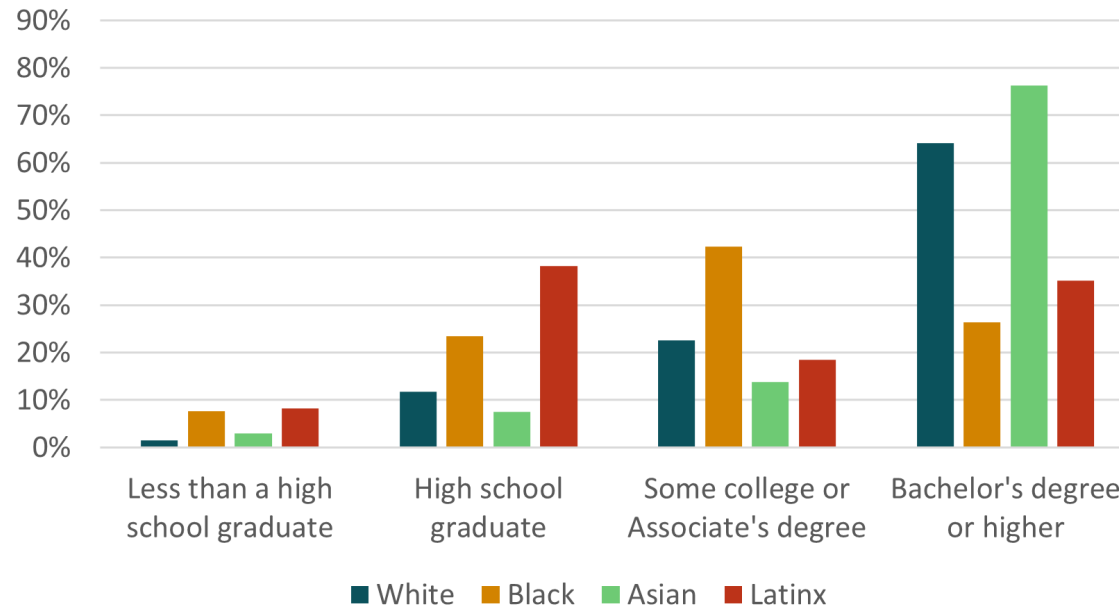
Renters and Owners by Level of Educational Attainment



# Race by Educational Attainment

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Race and Ethnicity by Levels of Educational Attainment

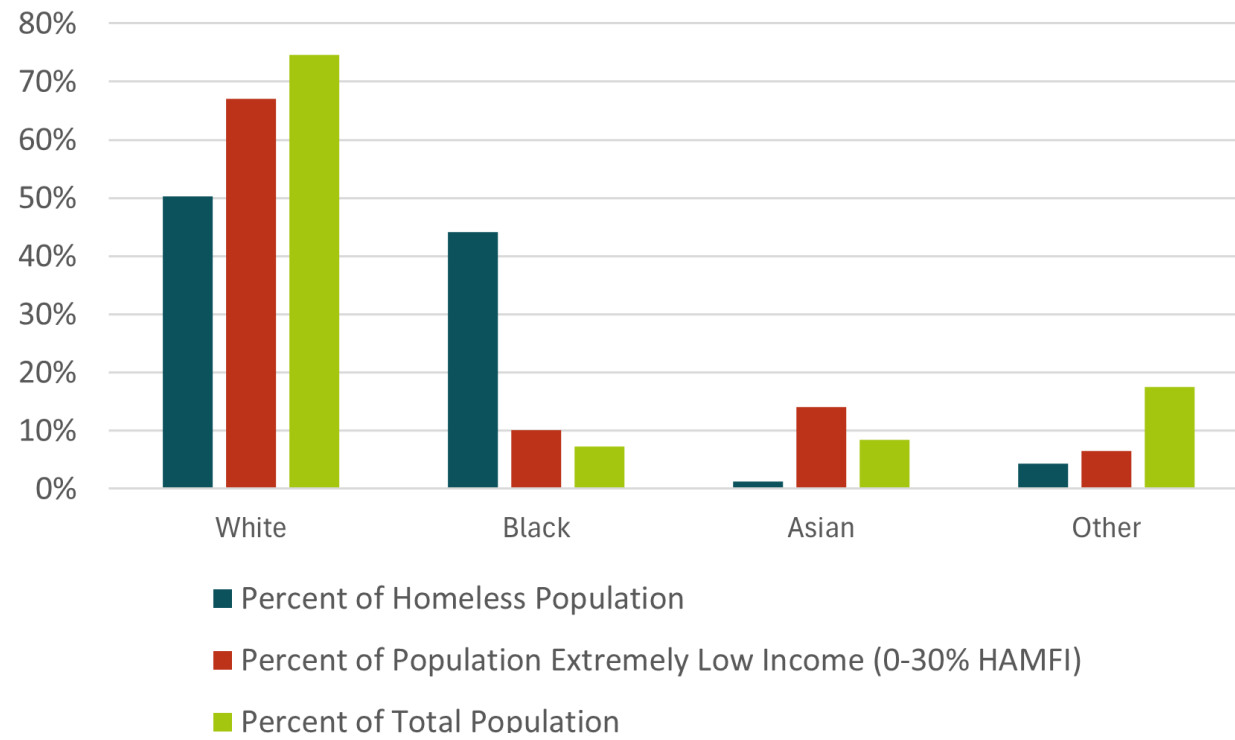


White and Asian residents are more likely to have at least a Bachelor's degree.

# Homelessness

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Persons Experiencing Homelessness by Race and Ethnicity



# Homelessness

Point in Time Survey Counts

	1/2019	1/2020	1/2021*	1/2022	1/2023	1/2024
White	259	251	308	358	314	322
Black	288	325	383	282	275	292
Asian	6	7	5	5	8	10
Latinx	42	57	49	51	63	86
Other	25	47	8	56	27	27
<b>% Persons of color</b>	<b>58.2%</b>	<b>63.5%</b>	<b>59.1%</b>	<b>52.4%</b>	<b>54.3%</b>	<b>56.3%</b>
Total Persons in Count	620	687	753	752	687	737

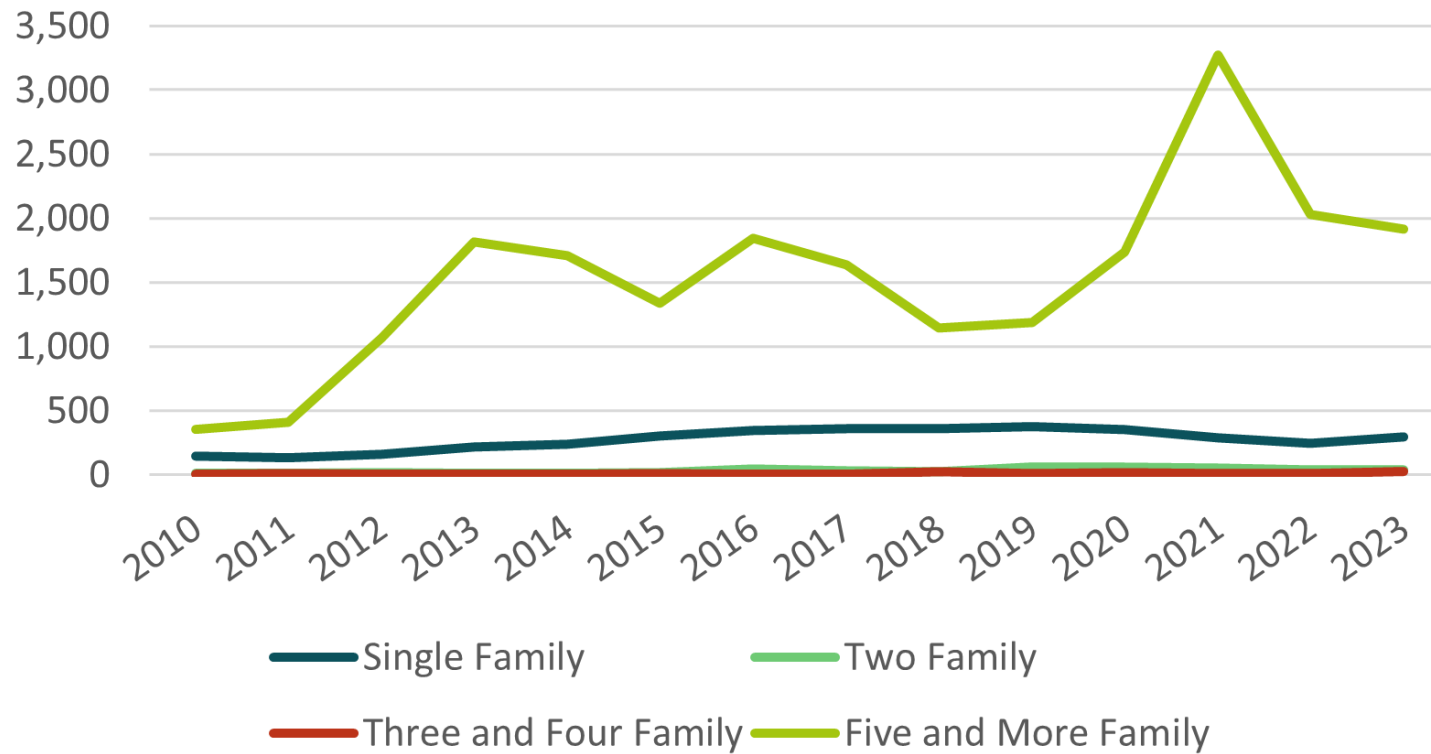


Disproportionate share of POC

\*Missing unsheltered population data due to COVID-19 disruptions

# Housing Unit Growth

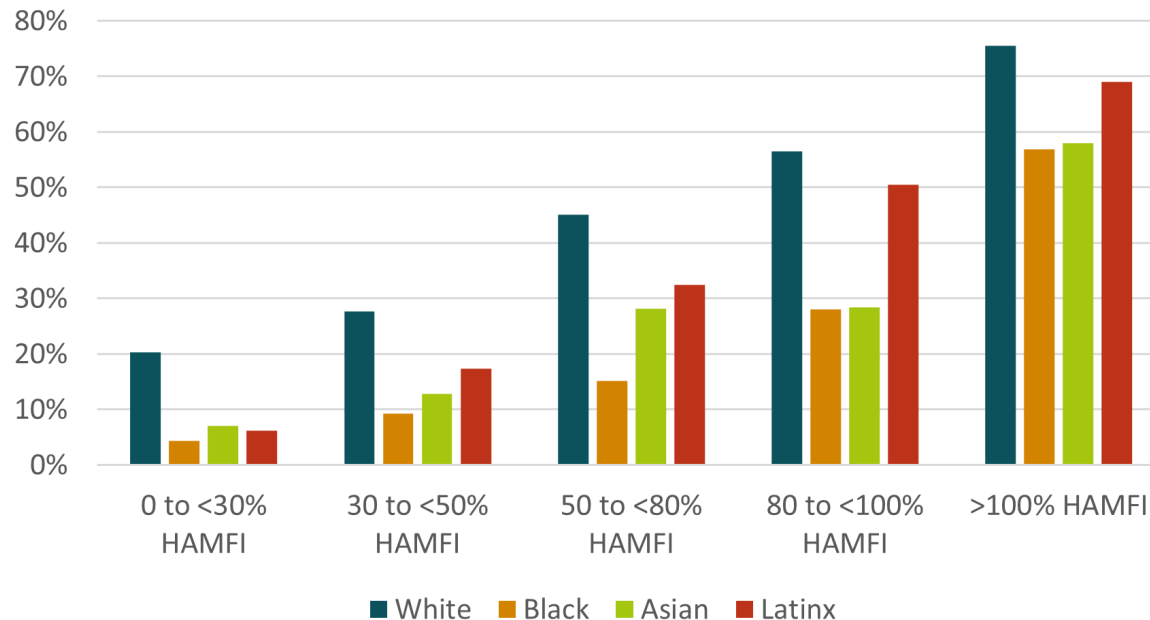
New Housing Units Added by Building Type





# Race & Income

Figure 41. Homeownership Rate by Race and Income

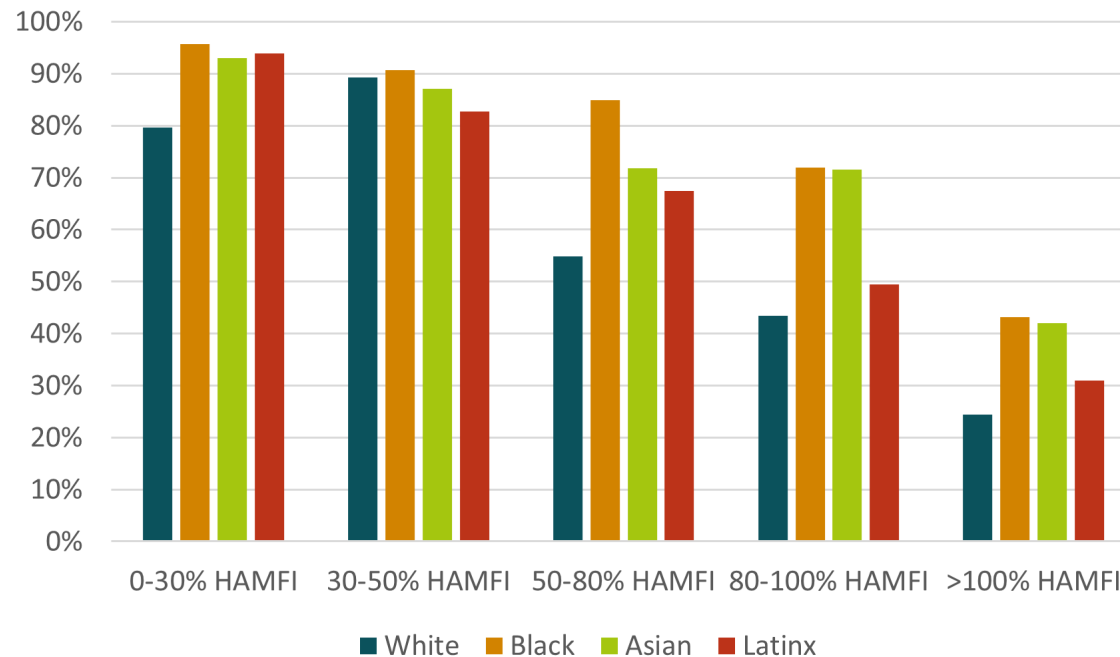


As income increases, so does the likelihood of homeownership.

**A 35% disparity in homeownership** exists between White and Black households.

# Race & Income

Figure 45. Renter Rate by Race and Income

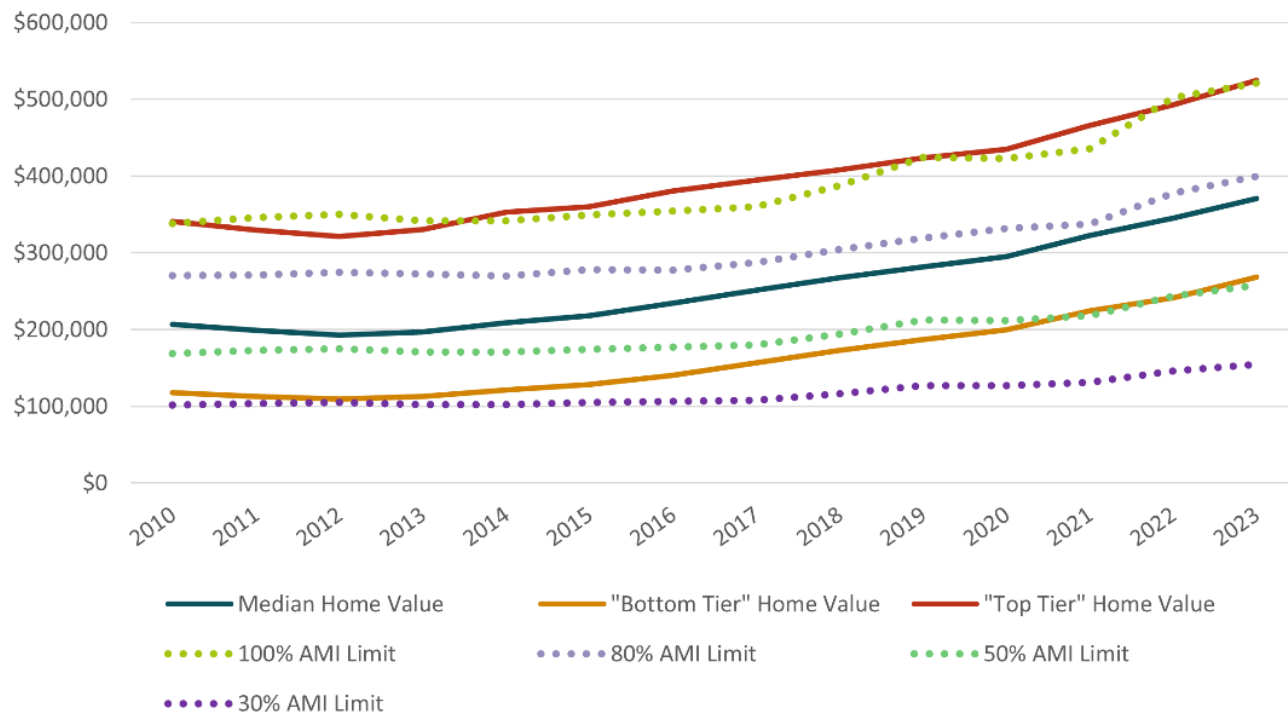


BIPOC households are more likely to rent at all income levels.

**83%** of Black households are renters.

# Owner Affordability

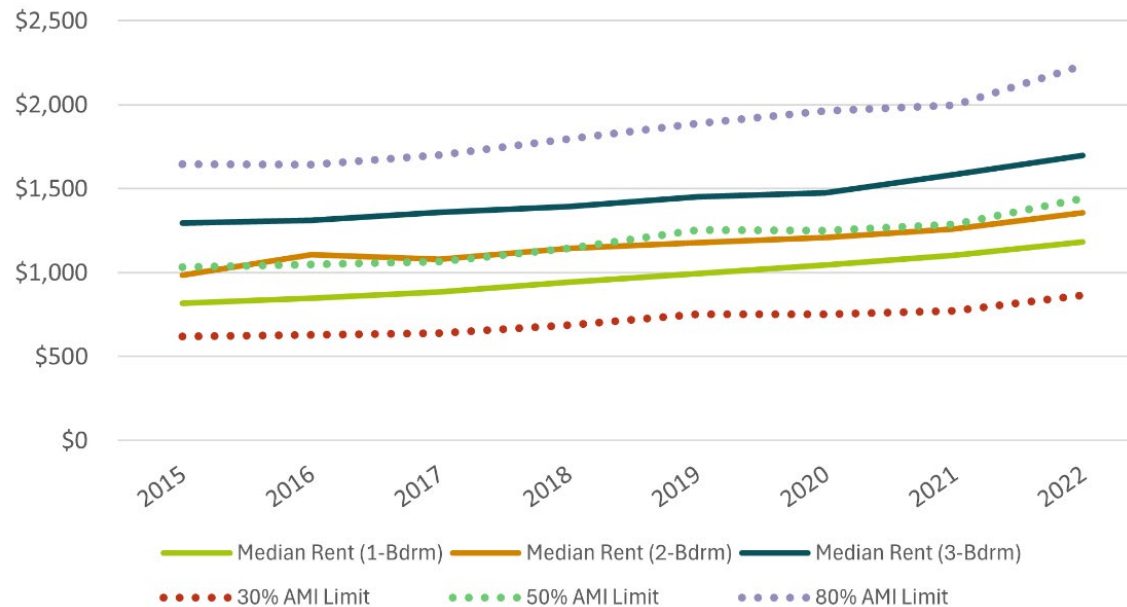
Ownership Affordability for Households at each Area Median Income Level



Ownership Housing Costs have increased one full income tier.

# Renter Affordability

Rental Affordability by each Area Median Income Level



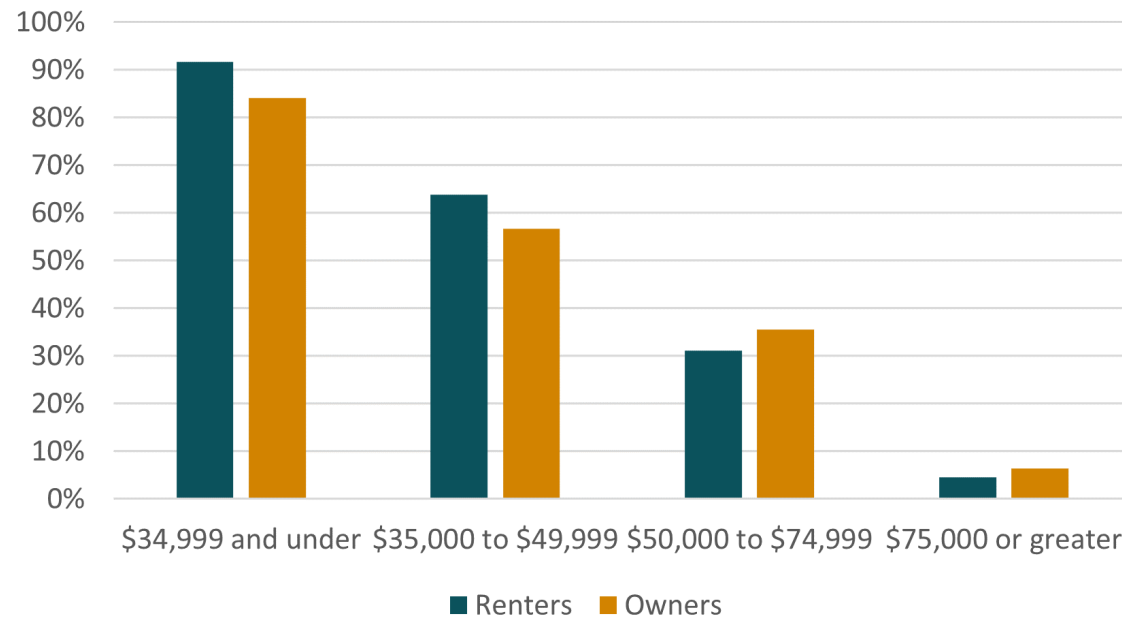
Since 2015, median rent has increased by:

- **31%** - 1 bedroom
- **27%** - 2 bedroom
- **24%** - 3 bedroom

The most common unit types all exceed the affordability limits of 30% AMI.

# Cost Burden

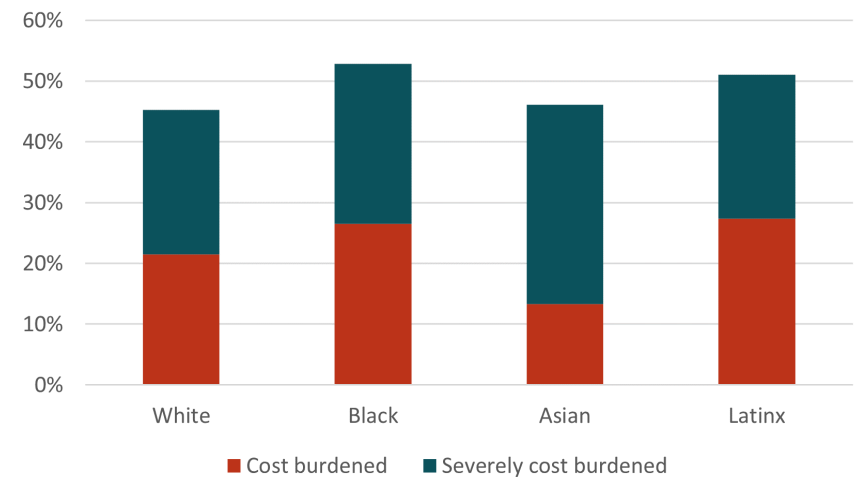
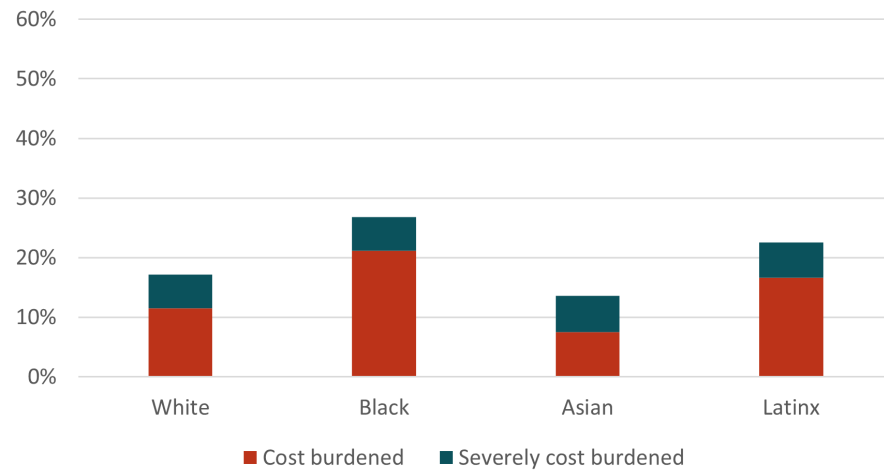
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**Nearly 1 in 4 households**  
experience cost burden.

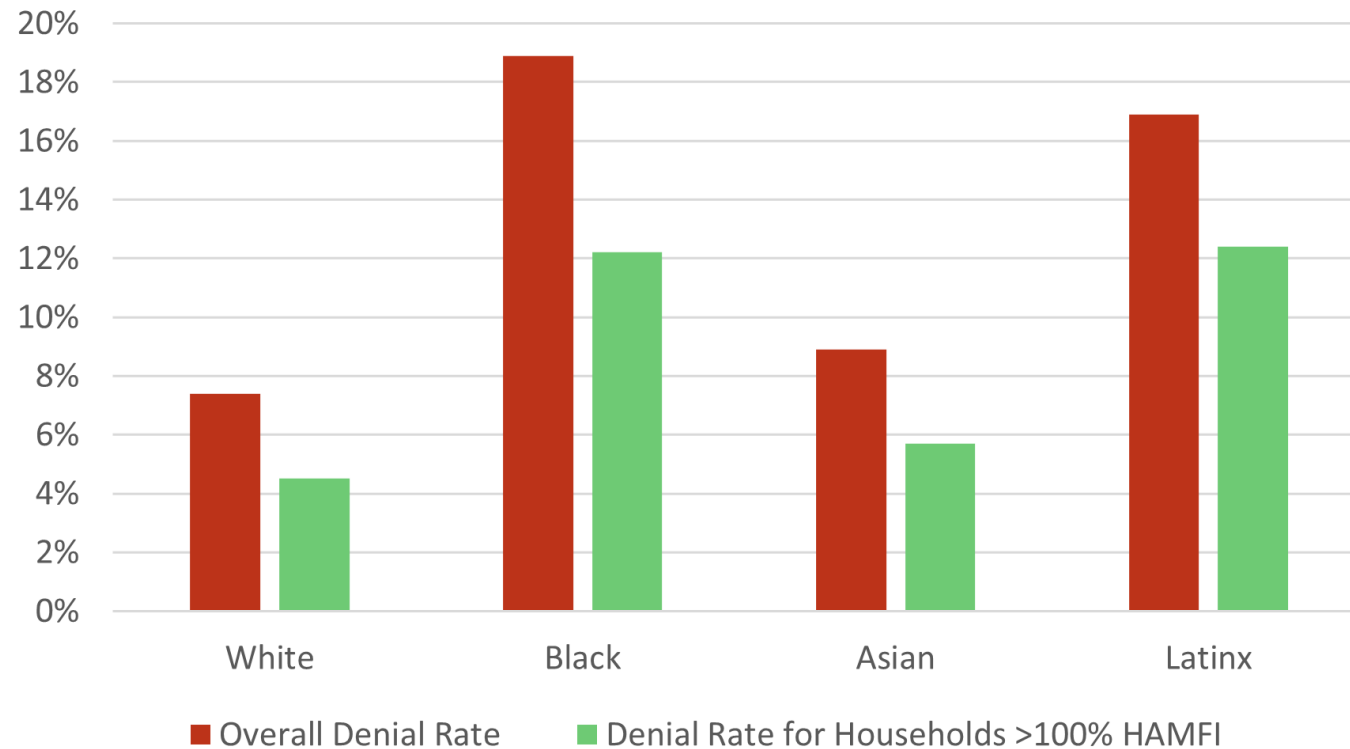
# Cost Burden by Race & Ethnicity

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# Mortgage Denial Rates

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Even at high incomes, BIPOC households have higher mortgage denial rates.