

From: [Olivia Williams](#)
To: [Housing Strategy](#); [Stouder, Heather](#)
Subject: Re: South Madison Plan comments
Date: Tuesday, November 16, 2021 4:01:27 PM

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This comment is for Thursday's agenda item #2: Adopting the South Madison Plan as a supplement to the Comprehensive Plan and directing staff to implement the recommendations contained in the plan.

On Tue, Nov 16, 2021 at 3:51 PM Olivia Williams <olivia@maclt.org> wrote:

Hello Housing Strategy committee,

I first want to say I am very impressed with pieces of this plan and the intentions behind it. In particular, I am happy to see community wealth-building and anti-gentrification highlighted as goals of the plan, with community land trusts (CLTs) mentioned as a strategy for ongoing housing affordability. I represent the Madison Area Community Land Trust, but I also have been involved in the field of CLTs as a researcher for a number of years, and I was initially drawn to CLTs for both of these reasons and see CLT homeownership as one of the best ways to address the two simultaneously.

The primary area I would like to see changed in the plan is the single-family zoning in the Thorstad Area. If offering a significant number of long-term affordable owner-occupied homes is a goal of the plan, multi-family condos in a CLT would be very suitable for that site. Most of the units within the Madison Area CLT currently are condo units, and we find that condos are a great option for low-income homeowners because they are easier to upkeep, create more connections between neighbors who can support one another, and tend to be lower-cost than detached single-family homes. Especially in the costly construction market, shared walls and exteriors will reduce building costs and allow for a greater number of units, serving more people than detached single-family homes would. In light of recent zoning changes across Madison and the need for more housing units, it seems clear that there is a need for greater density in the Thorstad site. This site is also close to downtown, and sits along prominent bike routes and the future BRT line, and it could be a good location for people to live with reduced dependence on cars. Having more units, particularly if they are affordable, could allow for *more* ownership options within the Southside, which was cited as a goal of the plan.

Furthermore, the plan asked for increased financing of CLTs and other shared equity housing options, which I see as the only way to retain affordability in a gentrifying market. Shared equity housing can help people get into homeownership, gaining equity to buy on the conventional market later if they choose. CLTs and other shared equity housing models have proven to be a [stabilizing](#) form of homeownership, [reducing the risk of foreclosure by 90%](#) and allowing for [individual wealth building opportunities](#) that are much

closer to conventional homeownership than to renting. Furthermore, the retention of land in a community land trust means the land and any public subsidy put into the land remains protected for community benefit for future generations, which is why [CLTs are considered a community wealth-building strategy](#) rather than merely an individual wealth-building strategy. With prices rapidly on the rise in Madison, more [permanently affordable housing is needed](#).

As this plan is being revised, I encourage a stronger approach to affordability that might include requiring particular sites such as the Thorstad Area to be affordable to particular incomes and/or utilize a shared equity housing model. While I know we cannot implement Inclusionary Zoning in Madison, the South Madison Plan could more strongly emphasize affordable housing as a planned development type for particular sites.

Thank you for your consideration,
Olivia Williams

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