From:	Megan Ross
To:	All Alders
Cc:	Planning; communitydevelopment@cityofmadison.com; Ochowicz, William; Field, Derek; Verveer, Michael; Figueroa Cole, Yannette; Glenn, Carmella
Subject:	Public Comment – Item 91: AHF Report (August 5, 2025 Council Meeting)
Date:	Friday, August 1, 2025 10:41:50 AM

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To the Madison Common Council,

I'm writing about Item 91, the annual report on the Affordable Housing Fund. This is a mirror that shows how we use public dollars to shape Madison's housing landscape and whose needs are being met or ignored.

Housing injustice in Madison is structural and ongoing**.** Black households in Dane County earn less than half the median income of white households. Rents keep rising. Yet most Affordable Housing Fund investments serve those above the greatest level of need.

This reflects a gap between intent and impact. A fund meant to ensure affordability must actually reach those who are most rent-burdened and most at risk of displacement. To use this fund effectively, we must be able to demonstrate progress in reducing racial disparities, I urge the Council to:

1. **Prioritize developments that serve households at or below 30 percent of Area Median Income.** Especially in neighborhoods where Black and Latino renters are most at risk of being priced out.

2. **Require affordability terms of at least 40 years, ideally in perpetuity.** Short-term affordability is not equity.

3. **Support permanently affordable housing models.** Dedicate a portion of the fund to acquiring land for community land trusts and cooperative housing.

4. **Publish demographic data for all developments funded.** If we cannot show that this fund is reducing racial disparities, then we are not using it effectively.

Without prioritizing systemic change, the fund risks reinforcing the same disparities it was meant to address. Thank you for your commitment to fairer, more just housing in Madison.

Sincerely,
Megan Ross
Madison resident