# Dane County Fair Housing Equity Assessment: a work in progress

Presentation to Madison CDBG Commission

January 9, 2014

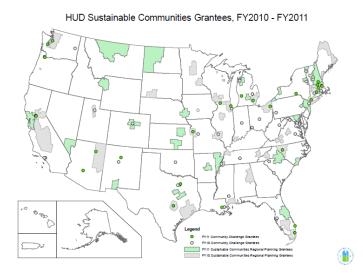
Steve Steinhoff
Senior Community Planner
CARPC





# The Catalyst: Sustainable Community Regional Planning Grant

- □ \$2 million, 3-year grant from HUD
- Equal amount of local match
- Federal Partnership for Sustainable Communities
- CARPC grant applicant and lead agency









A healthy and flourishing place for all, now and forever

#### **Priority Challenges**

- Increase <u>vibrant, walkable places</u>
- □ Establish <u>high-capacity transit</u> as part of multi-modal transportation system
- Ensure <u>equitable access to opportunity</u>
- Develop built environments that <u>support ecosystem functions</u>
- Preserve land for food and fiber production and processing





### **CRSC Partners**

**Capital Area Regional Planning Com.** 

**City of Madison** 

**City of Fitchburg** 

**City of Middleton** 

**City of Monona** 

**Dane County** 

**Dane County Housing Authority** 

Madison Area Transportation Planning Board (Metropolitan Planning Organization)

**Madison Metropolitan Sewerage District** 

**Madison Metro** 

**Village of DeForest** 

**Village of Waunakee** 

**Town of Westport** 

**Town of Windsor** 

**Town of Springfield** 

**Town of Dunn** 

**Town of Sun Prairie** 

**WI Department of Natural Resources** 

**Home Savings Bank** 

**Madison Area Builders Association** 

Realtors Assn. SC Wisconsin

**Smart Growth Greater Madison** 

**Centro Hispano** 

Capital Region Advocacy Network for Environmental Sustainability

**Dane County TimeBank** 

**Earth/Art Resources** 

Freedom Inc.

**Latino Support Network** 

**Madison Area Bus Advocates** 

**Mentoring Positives** 

**Project Home** 

**Sustain Dane** 

**United Way of Dane County** 

**Urban League of Greater Madison** 

**Wisconsin Environmental Initiative** 

Wisconsin Partnership for Housing Dev.

**YWCA Madison** 

**Edgewood College** 

University of Wisconsin-Madison, Department of Urban & Regional Planning





### **Timeline**







## Fair Housing Equity Assessment (FHEA) - Basics

- Compliance with Fair Housing Act
- □ Required components:
  - Segregation and integration
  - Racial/Ethnic concentrations of poverty
  - Access to opportunity areas
  - Major public investments
  - □ Fair housing issues





### FHEA - Basics

- □ Three Ds
  - □ Data
  - Deliberation
  - Decision-making

And, as Ken Golden said, "add two more D's:
Designate and Do."

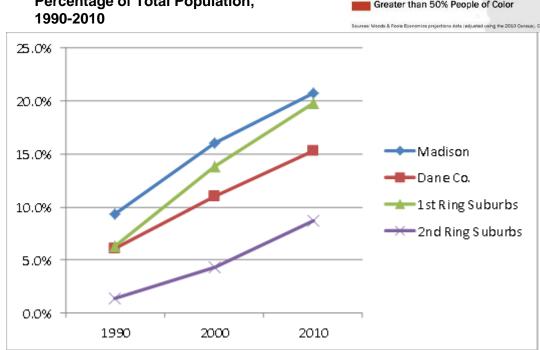
...to which we can add: Don't Dawdle."

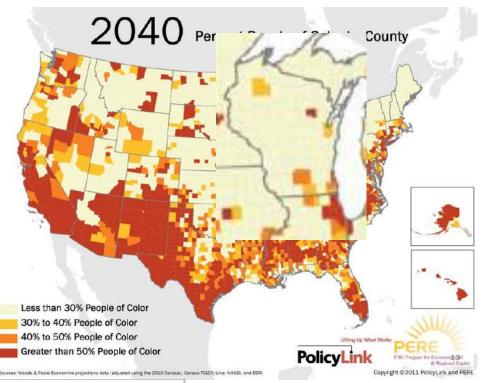




### Like the rest of the US, the Madison area is growing more diverse

**Population of Persons of Color as** Percentage of Total Population,

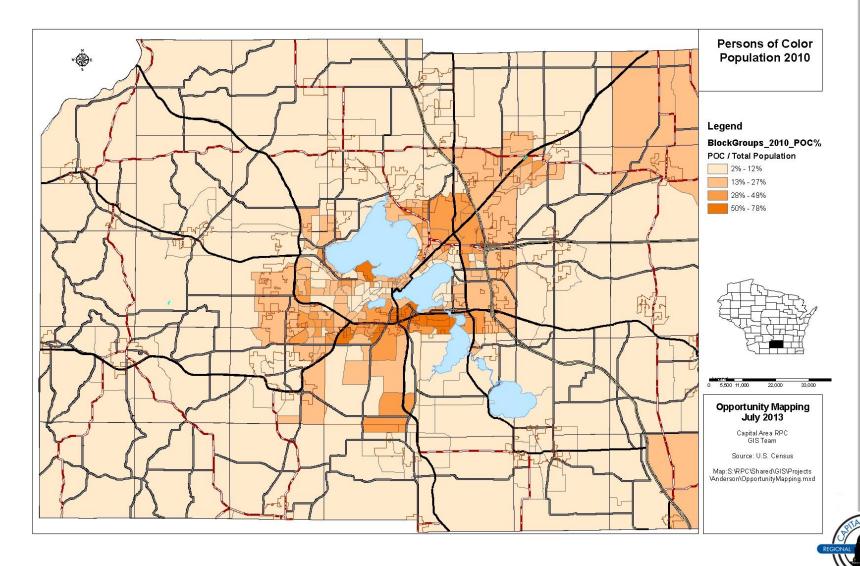






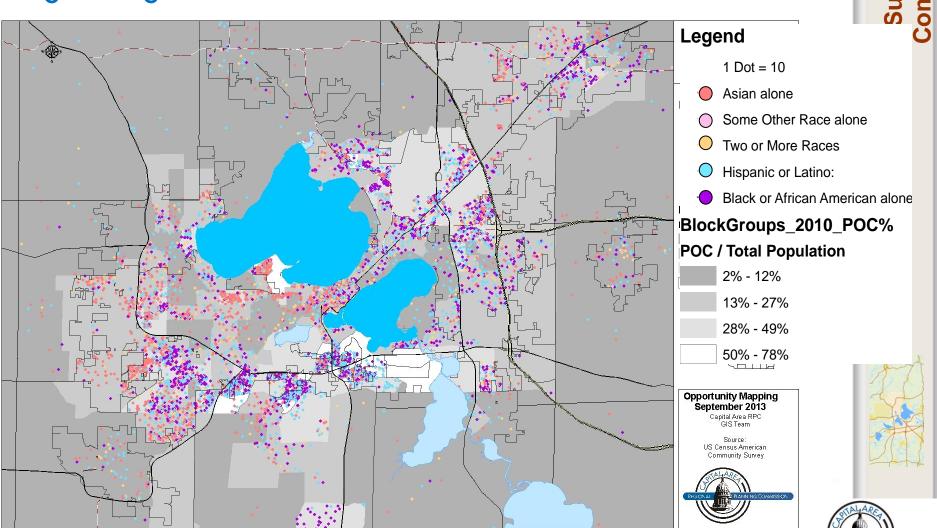


## Geography of Race: Persons of color concentrated along perimeter of Madison



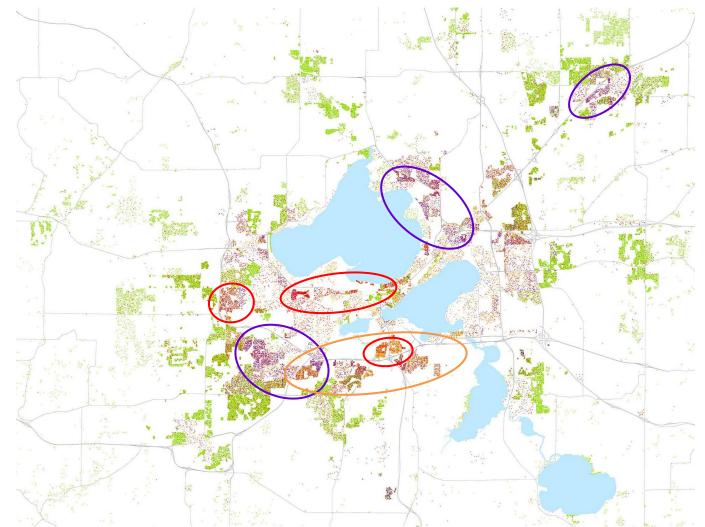


Black & Hispanic along beltline, east and north. Asians west side and more dispersed. Diversity is growing in suburbs as well.



## White population growth happened in suburbs; minority along periphery and some suburbs

Dot Map Distribution of Black, Hispanic, and Asian, Dane County: Population Change 2000-2010







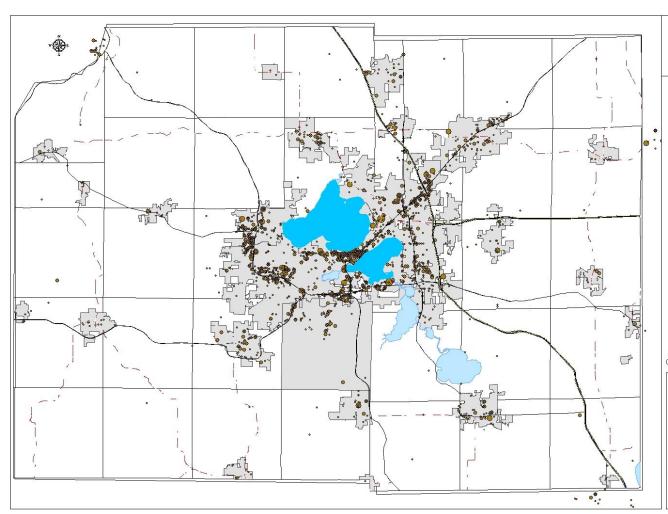
### Geography of Opportunities

- □ Jobs
- □ Schools
- □ Healthy food
- □ Income
- Housing
- Mobility
- □ Parks
- Community





## Jobs concentrated downtown, along beltline and other arterial roadways



Employers by Number of Employees

#### Legend

Employers\_2010 Employees

10 - 25

· 26 - 100

• 101 - 500

**\$501 - 2000** 

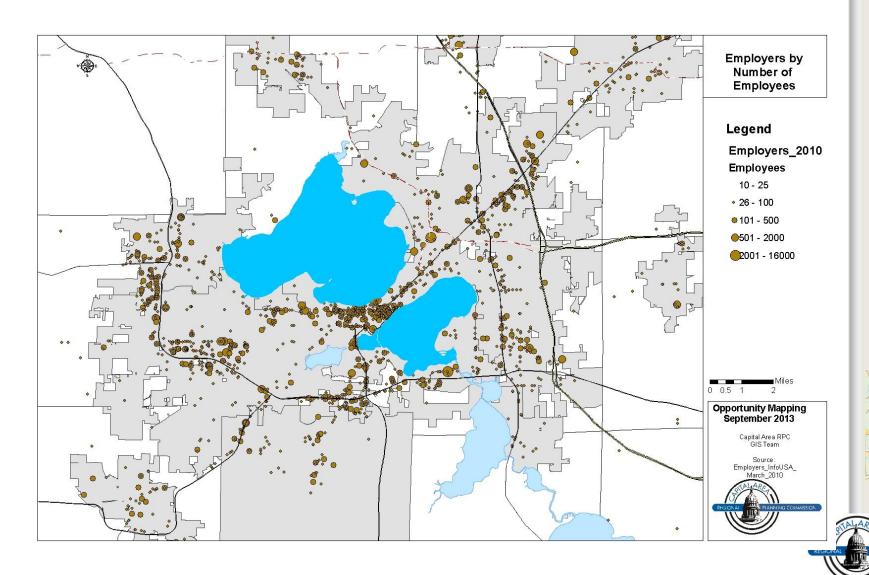
**2001 - 16000** 



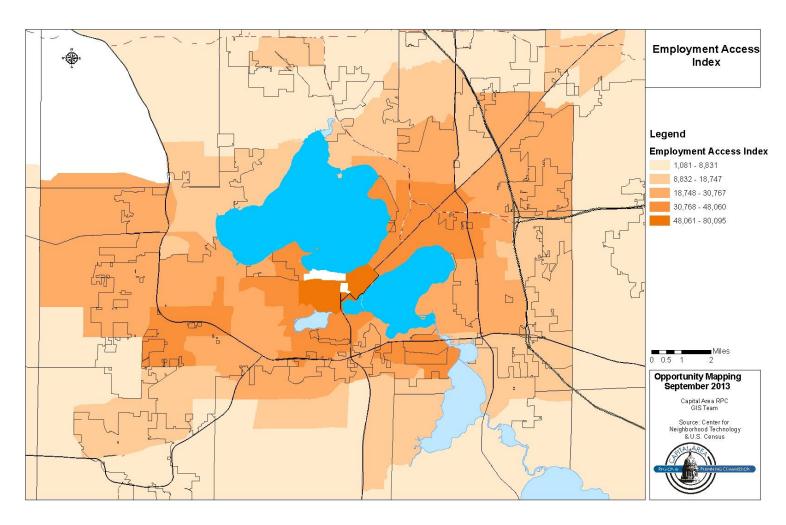




## Jobs concentrated downtown, along beltline and other arterial roadways



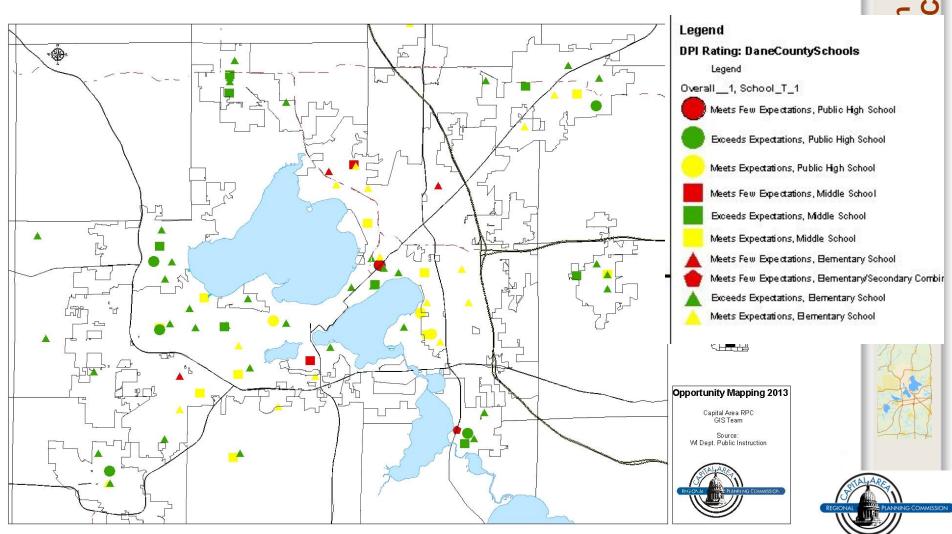
## Jobs concentrated downtown, along beltline and other arterial roadways



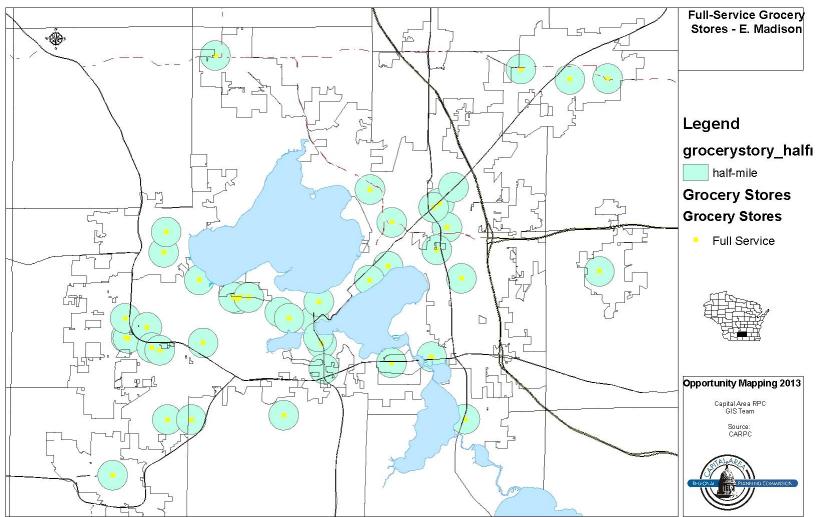




### Schools rated "exceeding expectations" mostly on Madison west side and in suburbs



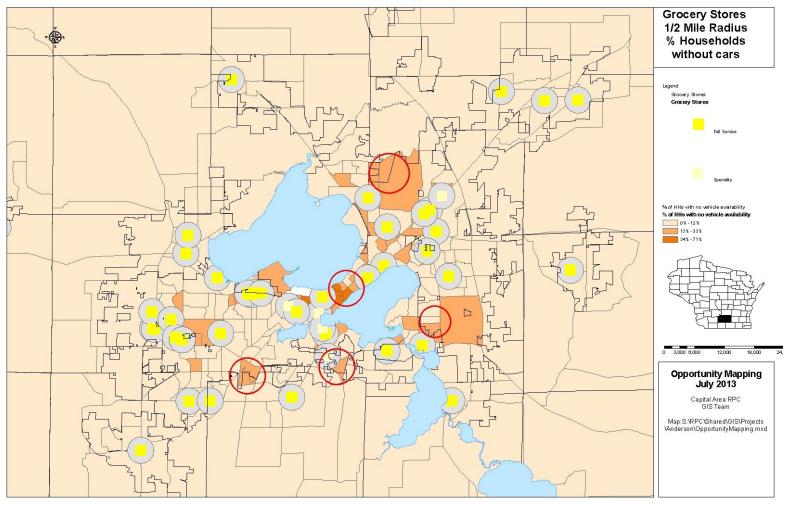
### Full-service grocery stores primarily located along main arterials







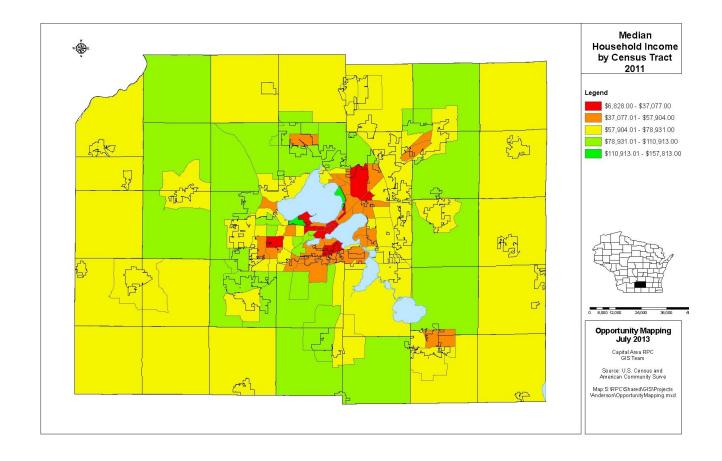
### Some areas without grocery stores nearby also have lots of households without cars







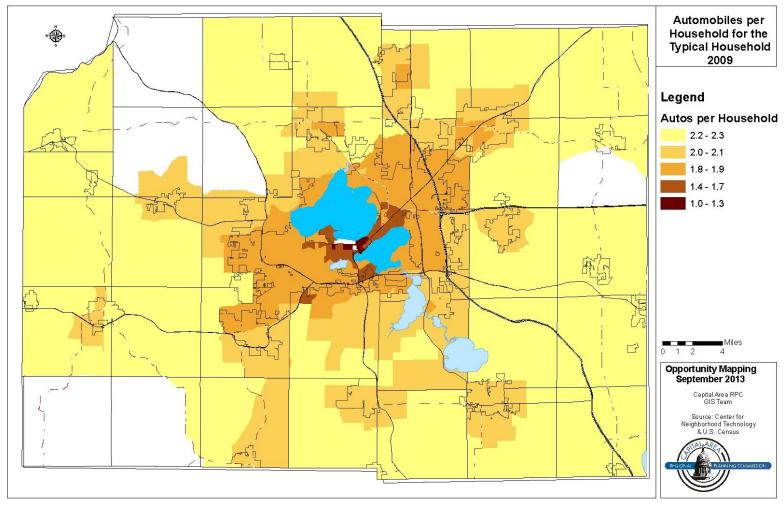
Income levels roughly form concentric rings. High median income areas found in suburban ring and Madison west side. Low income areas in center.







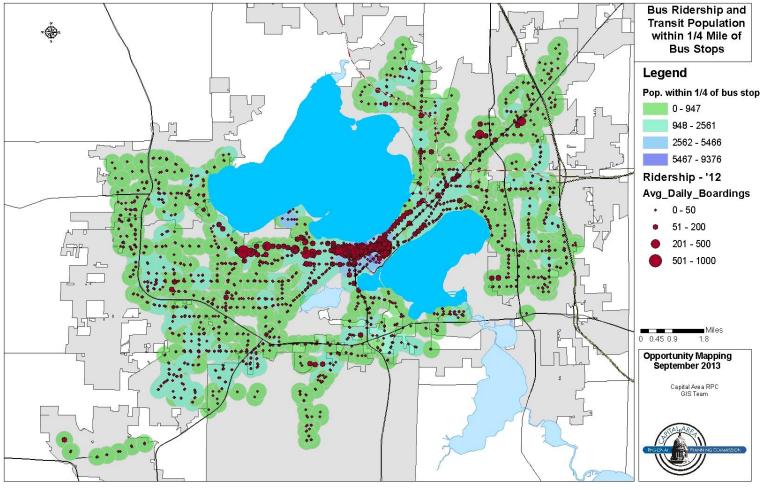
### Transportation Choices – number of cars per household increases with distance from the center







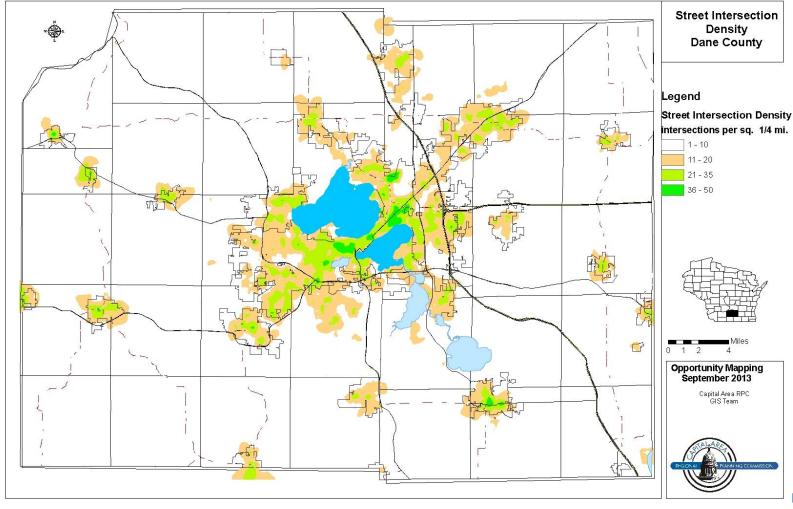
## Transportation Choices – high capacity transit and ridership concentrated downtown, University Ave., and the isthmus







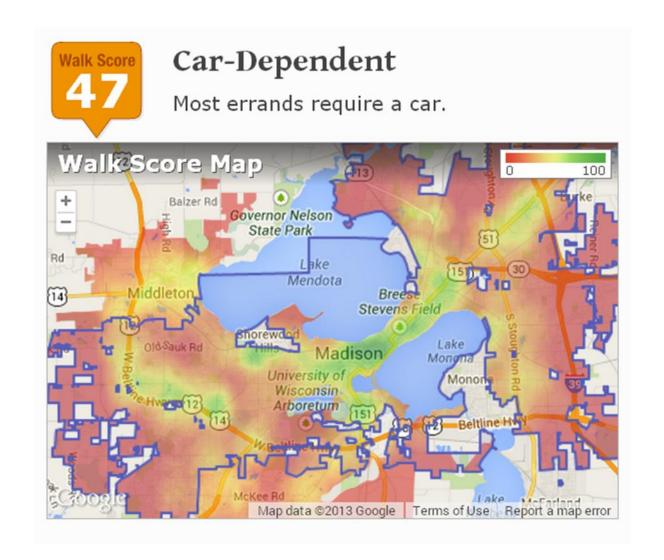
## Transportation Choices – walkable street patterns found mostly in older areas: downtowns and surrounding residential areas







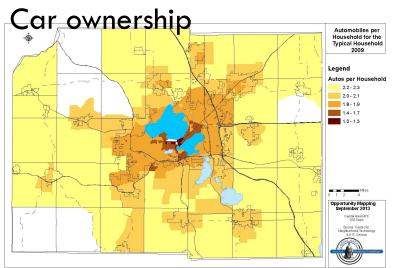
### Transportation Choices – Madison does not score well on Walk Score

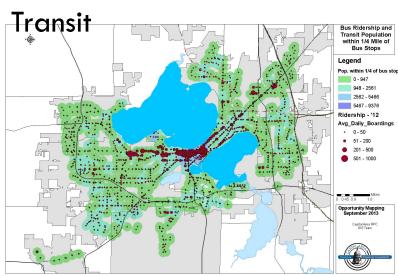


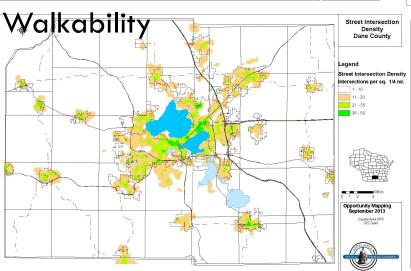


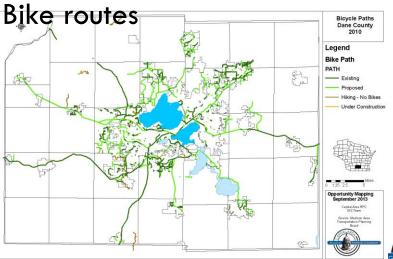


## Transportation Choices – Overall, central area has highest level of transportation choices





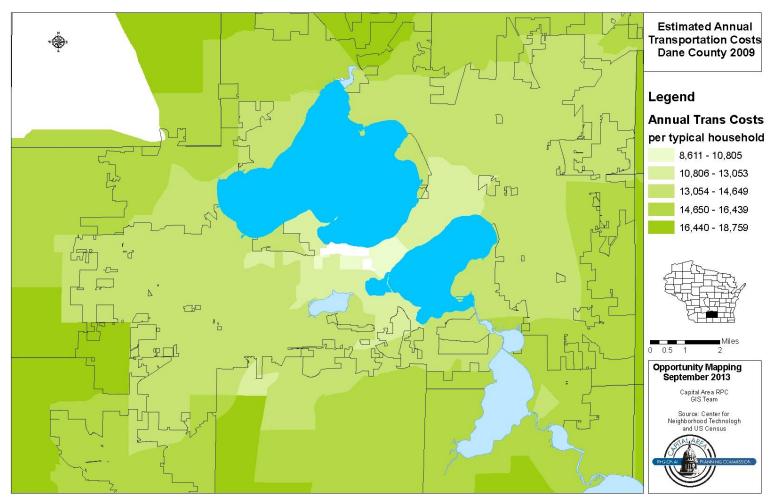








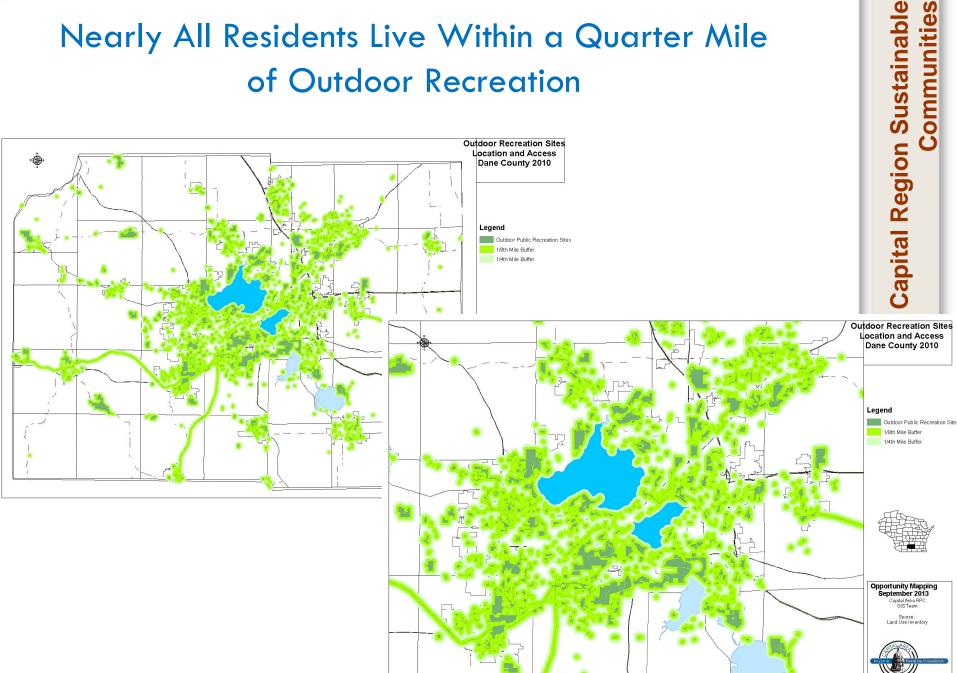
### Higher transportation choices reduce transportation expenses



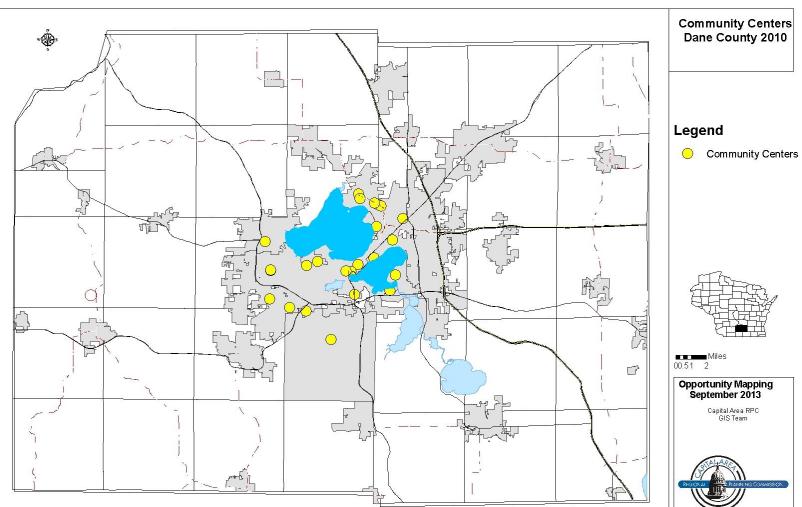




### Nearly All Residents Live Within a Quarter Mile of Outdoor Recreation



### Community centers are mostly located in Madison

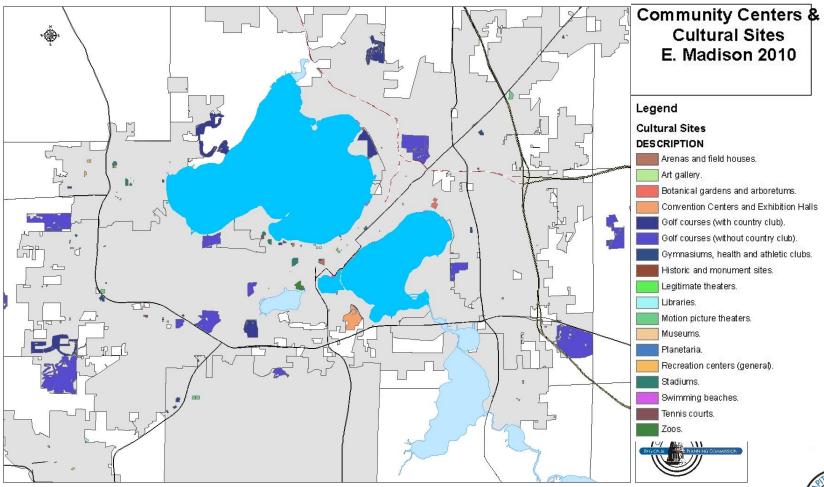








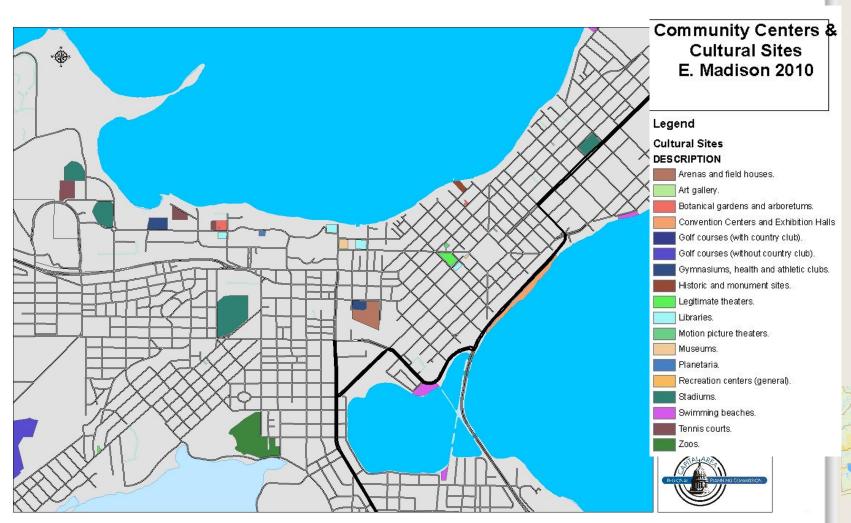
### Cultural amenities are concentrated downtown Madison although all communities have some amenities







#### Cultural sites - downtown Madison





The most important opportunities may come from the skills, abilities, connections, culture and spirit of community members





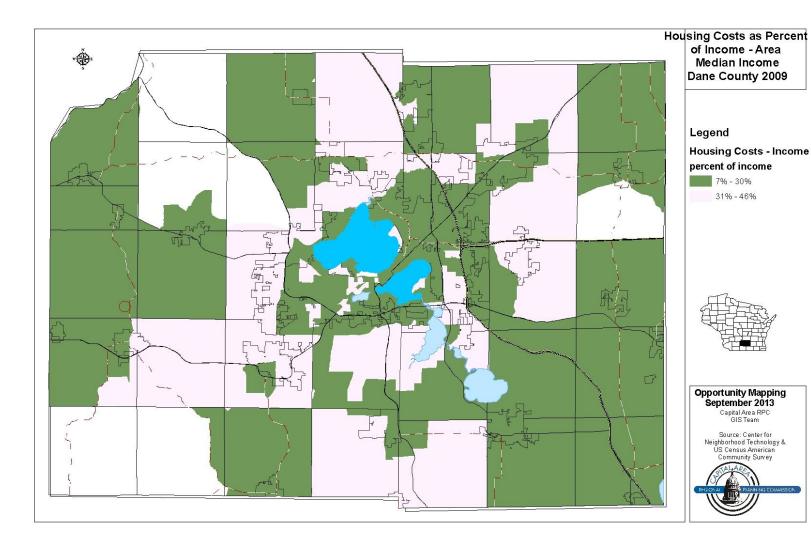


## Barriers to Accessing Opportunities: Housing and Transportation Cost Burdens





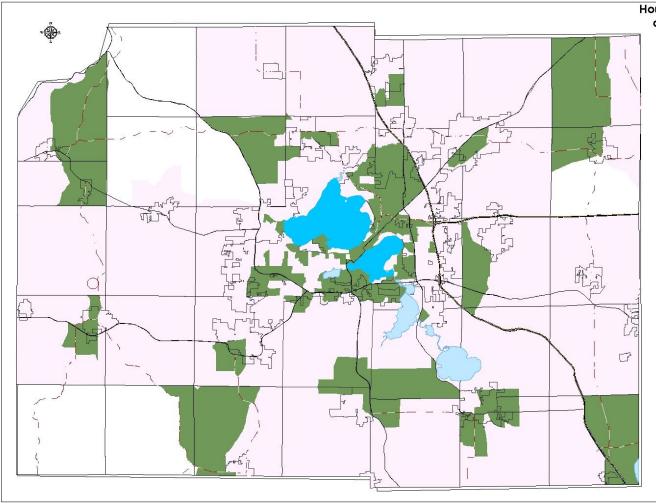
### Many areas offer housing affordable for households at area median income







## For moderate income households (80% or less of area median income), fewer areas are affordable



Housing Costs as Percent of Income - 80% Area Median Income Dane County 2009

#### Legend Housing Costs -Income % income - 80% AMI

8% - 30% 31% - 57%

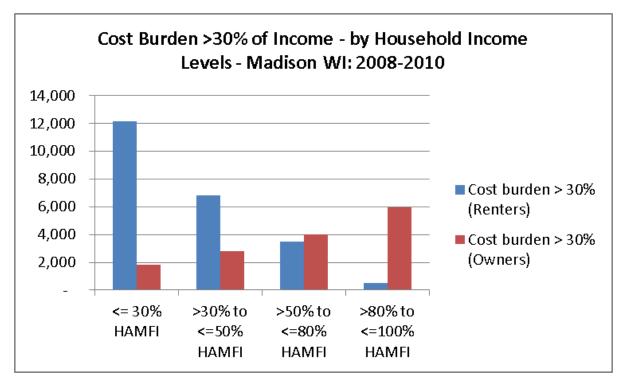








### Housing cost burden falls most heavily on low-income renters



Source: US Census, Special CHAS tabulation of 3-Year American Community Survey Data

Madison Households paying more than 30 percent of income for housing:

Renters - 23,150

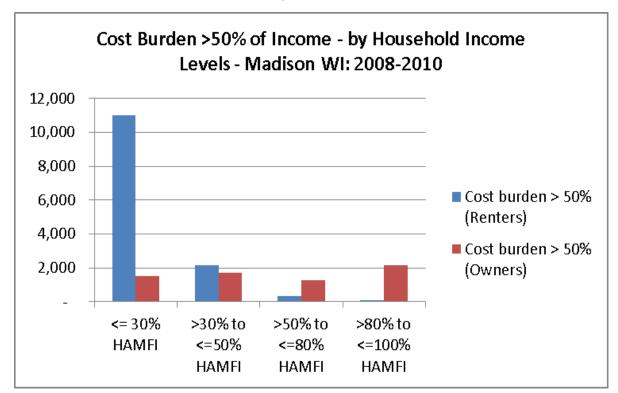
Owners - 14,660

Total – 37,805





### Severe housing cost burdens are even more concentrated among low-income renters



Source: US Census, Special CHAS tabulation, by US HUD, of 3-Year American Community Survey Data

Madison Households paying more than 50 percent of income for housing:

Renters - 13,600

Owners - 4,920

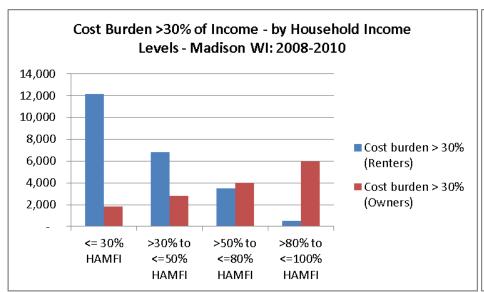
Total – 18,515

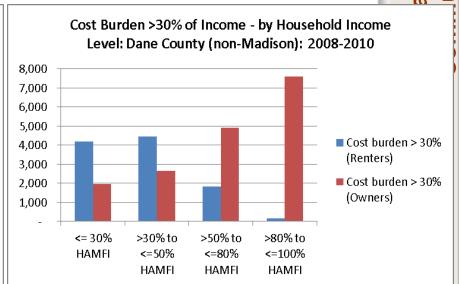


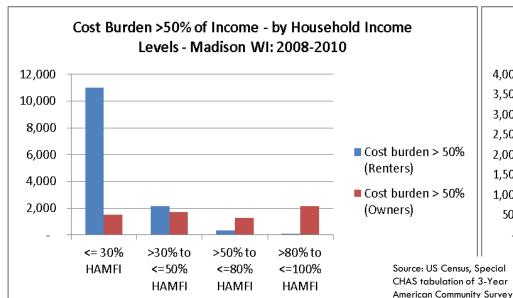


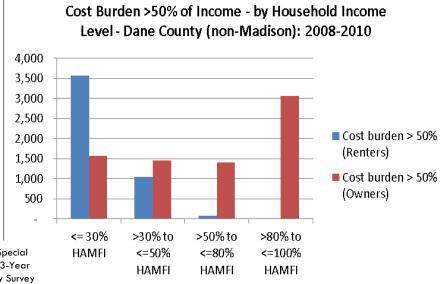
### Outside of Madison the cost burden is smaller and more evenly divided between renters and owners

Data

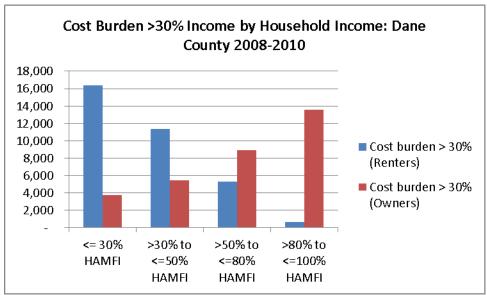








### In Dane County as a whole, tens of thousands of households experience housing cost burdens



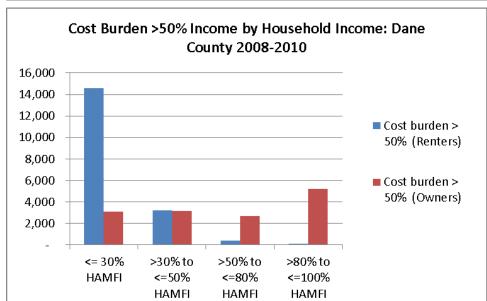
All Dane County Households paying more than 30 percent of income for housing:

Renters - 33,830

Owners - 33,555

Total – 67,400

34% of total



All Dane County Households paying more than 50 percent of income for housing:

Renters – 18,315

Owners - 10,460

Total – 28,790

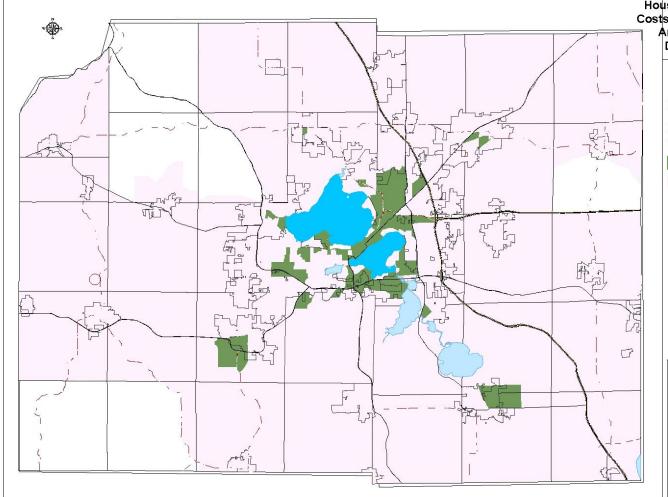
15% of total

Source: US Census, Special CHAS tabulation, by US HUD, of 3-Year American Community Survey Data  $\,$ 





#### Areas with combined housing and transportation costs affordable to AMI households mostly limited to Madison



Housing + Transportation Costs as Percent of Income Årea Median Income

Dane County 2009

#### Legend

**Housing+Trans Costs** 

ht ami

27% - 45%

46% - 74%

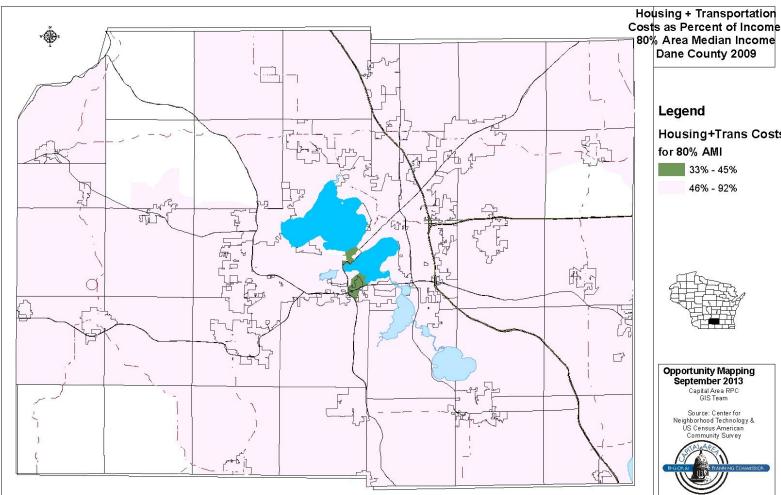








#### Areas with combined housing and transportation costs affordable to households at 80% AMI





#### **Housing+Trans Costs**





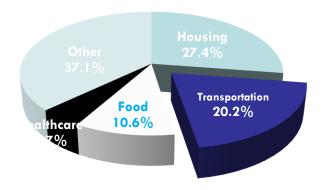


# High Cost of Transportation – Major Financial Burden for Working Families and Barrier to Sustainable Employment

#### TYPICAL HOUSEHOLD BUDGET

(Expenses as a share of income)

#### All Households

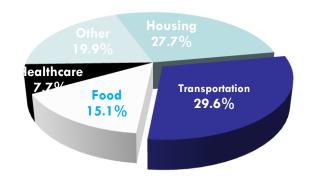


Source: US Census, American Community Survey – national level data

#### TYPICAL HOUSEHOLD BUDGET

(Expenses as a share of income)

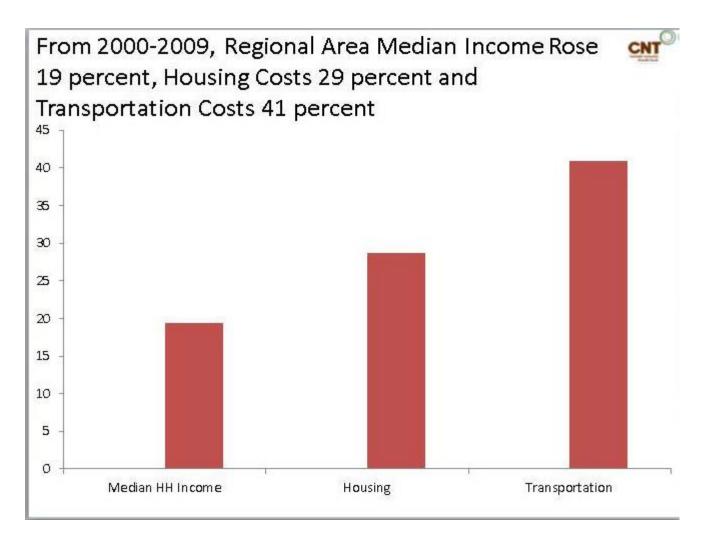
Working Families Incomes \$20,000 - \$50,000







### In Dane County, transportation costs are increasing faster than housing and income



Source: US Census, Special American Community Survey
Data, compiled by the Center for Neighborhood Technology





## Barriers to Accessing Opportunities: Demographic Indicators

Characteristic	Variable	Block Group Average	Risk Threshold
1. Segregation	% Non-White Persons	15%	28%
2. Poverty	% Persons below Poverty	13%	30%
3. Language barriers	% Limited English Proficiency	2%	5%
4. Mobility limitations	% Household with no Vehicle	8%	20%
5. Single-parent	% Single-Parent Households	11%	19%
6. Housing cost burden	% Households Paying More than 50% of Income for Rent	21%	41%
7. Education barriers	% Adults with less than High School Degree	6%	12%
8. Youth concentrations	% Children under 18 Years	21%	29%
9. Unemployment	% Unemployed	5%	10%
10. Public Assistance	% Households Receiving No Public Assistance	99%	97%





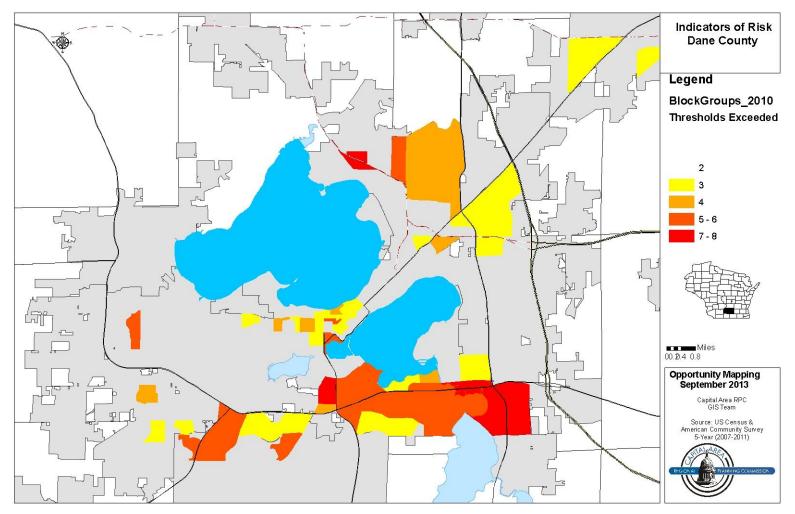
### Block groups that exceed six or more "opportunity barriers"

Geo Name	Total Populatio	% of Population non-white alone	Poverty	% Limited	% of HHs with no vehicle avaliable		•	% Education less than High Schoo	Under 18	Percent Unemployed		Threshold Count
Block Group 2, Census Tract 105.01, Dane County, Wisconsin	1637	30.7%	3 <b>5.3</b> %	5.7%	8.5%	20.9%	46.5%	5.2%	33.4%	18.0%	91.3%	8
Block Group 3, Census Tract 14.01, Dane County, Wisconsin	1648	65.0%	39.5%	28.8%	15.7%	46.4%	26.9%	0.3%	31.6%	11.1%	93.5%	7
Block Group 1, Census Tract 23.01, Dane County, Wisconsin	1959	54.5%	46.9%	5 <b>2.1</b> %	16.1%	51.0%	46.3%	5 <b>7.0</b> %	35.7%	16.0%	87.6%	7
Block Group 1, Census Tract 2.04, Dane County, Wisconsin	1525	14.4%	41.7%	4.3%	13.4%	33.0%	52.1%	5.3%	29.4%	11.6%	92.2%	6
Block Group 1, Census Tract 6, Dane County, Wisconsin	1557	44.2%	26.3%	1.6%	20.6%	29.2%	48.8%	á <b>1.4</b> %	28.8%	19.7%	97.4%	6
Block Group 2, Census Tract 6, Dane County, Wisconsin	2578	60.2%	36.7%	13.7%	15.9%	38.0%	40.4%	6 0.0%	35.3%	10.1%	96.8%	6
Block Group 3, Census Tract 6, Dane County, Wisconsin	1512	43.9%	3 <b>1.3</b> %	6.6%	<b>4.2</b> %	11.0%	41.2%	5 <b>14.3</b> %	31.2%	8.7%	100.0%	6
Block Group 1, Census Tract 14.01, Dane County, Wisconsin	2147	<u>55.3%</u>	<u>32.9%</u>	5.4%	<u>9.9%</u>	20.0%	32.7%	<u>0.0%</u>	23.5%	20.8%	95.1%	<u>6</u>
Mean value for all block groups		14.8%	12.7%	1.8%	8.0%	11.4%	20.7%	5.8%	20.7%	5.4%	98.7%	
Standard Deviation		12.9%	17.6%	3.3%	12.0%	7.9%	20.3%	6.1%	8.3%	4.1%	2.0%	
Standard Deviation + Mean Value		27.7%	30.3%	5.1%	20.0%	19.3%	41.0%	12.0%	29.0%	9.6%	96.7%	





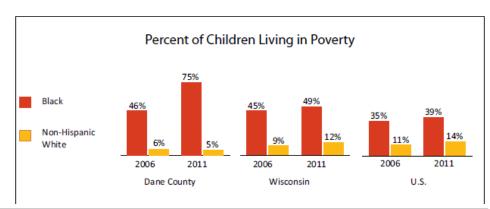
### Areas with high number of "opportunity barriers" are found along south beltline and north Madison.

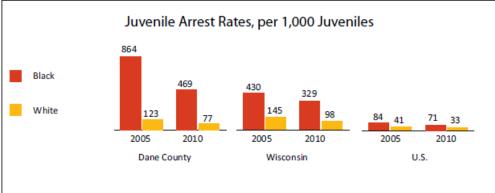


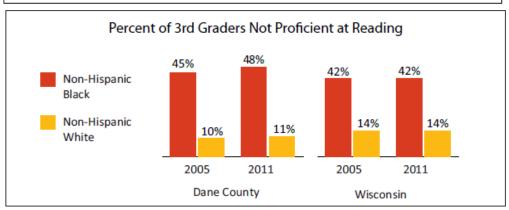




### Dane County has Some of the Worst Racial Disparities in the Country











African-American children are...

15 times more likely to live in poverty...

6 times more likely to be arrested ...

3 times more likely not to be proficient in reading by 3<sup>rd</sup> grade

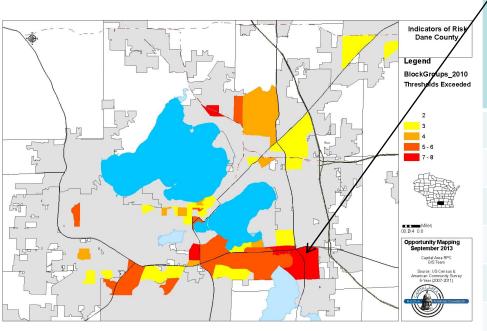
Than White children





### Highest number of risk factors exceeded (8) in SE Madison

#### Block Group 2, Census Tract 105.01



Indicator	Block Group Value	All Block Groups
% Non-White	30.7%	14.8%
% Below Poverty	35.3%	12.7%
% Limited English	5.7%	1.8%
% No Vehicle	8.5%	8.0%
% Single-Parent	20.9%	11.4%
% Rent > 50% of income	46.5%	20.7%
% Education < HS	5.2%	5.8%
% Under 18 years	33.4%	20.7%
% Unemployed	18.0%	5.4%
% No Public Assistance	91.3%	98.7%

### South Madison has particularly high percent of population with limited English proficiency

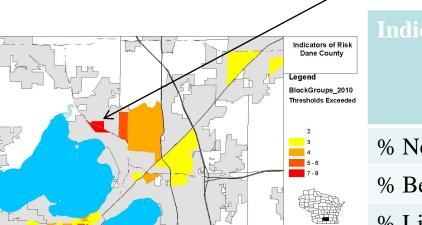
Block Group 3, Census Tract 14.01

Indicators of Risk Dane County	
Legend BlockGroups_2010	
Thresholds Exceeded	
3 4	(
5 - 6	
	(
	(
Miles 00.2.4 0.8	
Opportunity Mapping September 2013	(
Source: US Census & American Community Survey 5-Year (2007-2011)	(
	•
	(
Capital Area RPC GIS Team	

Indicator	Block Group Value	All Block Groups
% Non-White	65.0%	14.8%
% Below Poverty	39.5%	12.7%
% Limited English	28.8%	1.8%
% No Vehicle	15.7%	8.0%
% Single-Parent	46.4%	11.4%
% Rent > 50% of income	26.9%	20.7%
% Education < HS	0.3%	5.8%
% Under 18 years	31.6%	20.7%
% Unemployed	11.1%	5.4%
% No Public Assistance	93.5%	98.7%

### North Madison area has particularly high poverty rate

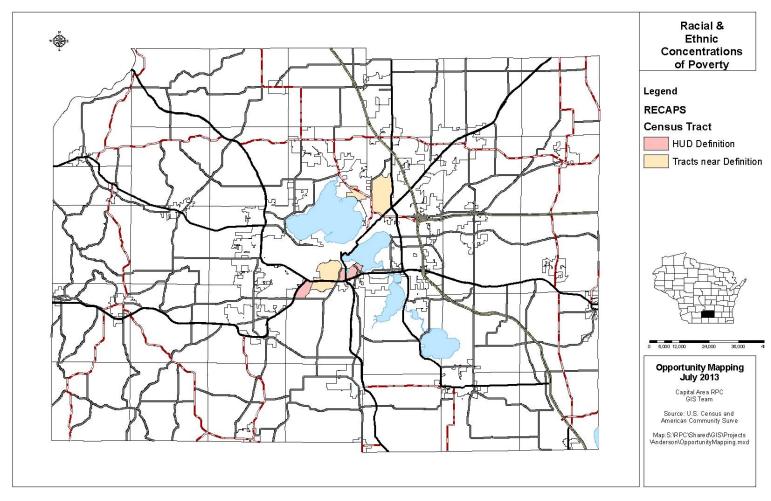
Opportunity Mapping



Block Group 1, Census Tract 23.01

Indicator	Block Group	All Block
	Value	Groups
% Non-White	54.5%	14.8%
% Below Poverty	46.9%	12.7%
% Limited English	2.1%	1.8%
% No Vehicle	16.1%	8.0%
% Single-Parent	51.0%	11.4%
% Rent > 50% of income	46.3%	20.7%
% Education < HS	7.0%	5.8%
% Under 18 years	35.7%	20.7%
% Unemployed	16.0%	5.4%
% No Public Assistance	87.6%	98.7%

### Racial and ethnic concentrations of poverty correspond to analysis of barriers to opportunity



HUD definition of Racial/Ethnic Concentrations of Poverty (RECAPs): census tracts with the family poverty rate above 40% or three times the metro average and a non-white population greater than 50%. Two Dane County tracts meet this definition (pink). Three are close (tan): tract 14.02 to the south (poverty 24%, non-white 46%); tract 23.01 (poverty 33%, non-white 44%); and tract 25 (poverty 40%, non-white 39%) – both in north Madison.





# Measure of Segregation: Dissimilarity Index

Indices of Dissimilarity	
Dane County	2010
White-Non-White	0.36
White-Black	0.52
White-Hispanic	0.42
White-Asian	0.45
White-Pacific Islander	N/A
White-Native American	N/A
Source: HUD	

- Commonly used measure of segregation between 2 groups
- Reflects relative distributions across neighborhoods within a city or metropolitan area
- Index values range from zero (complete integration) to one, (complete segregation)
- Can be roughly interpreted as the percent of residents that would need to move to achieve complete integration

US Dissimilarity Index Averages	2010	2000
Black-White	62.7%	65.2%
Hispanic-white	50.0%	51.6%
Asian-white	45.9%	42.1%

Indices of Dissimilarity	
City of Madison	2010
White-Non-White	
White-Black	0.37
White-Hispanic	0.31
White-Asian	0.29
White-Pacific Islander	N/A
White-Native American	N/A
Source: Spatial Structures in the	ne Social
Sciences, Brown University	

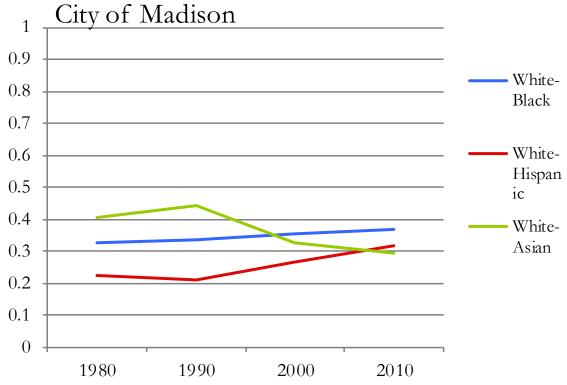
Source: US Dept. Housing & Urban Development





### Segregation index increasing for black-white and Hispanic-white

#### Index of Dissimilarity

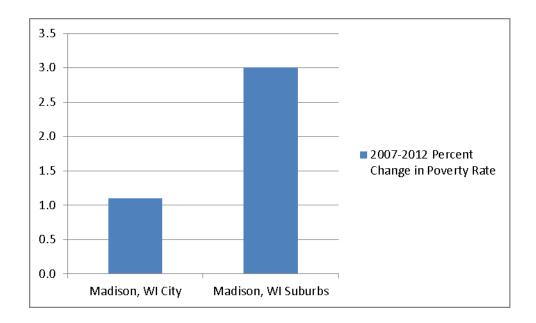


Source: Spatial Structures in the Social Sciences, Brown University





### Poverty is lower, but increasing faster in suburbs than in Madison

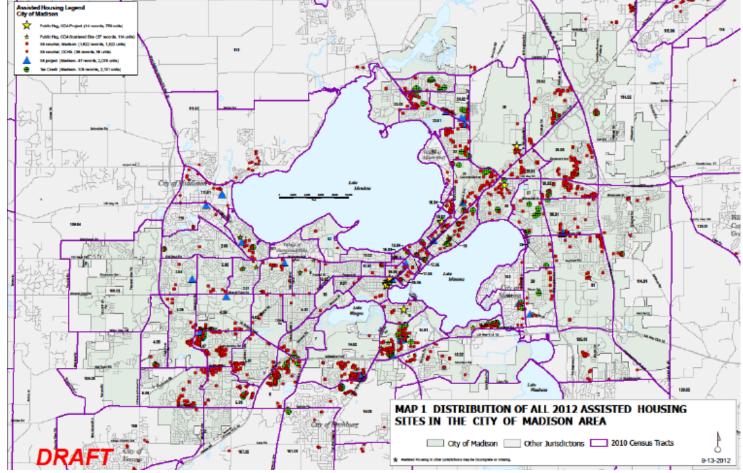


Source: Brookings Institution report from 2012 American Community Survey (Census) data for 3-county Metropolitan Statistical Area (Dane, Columbia and Iowa)





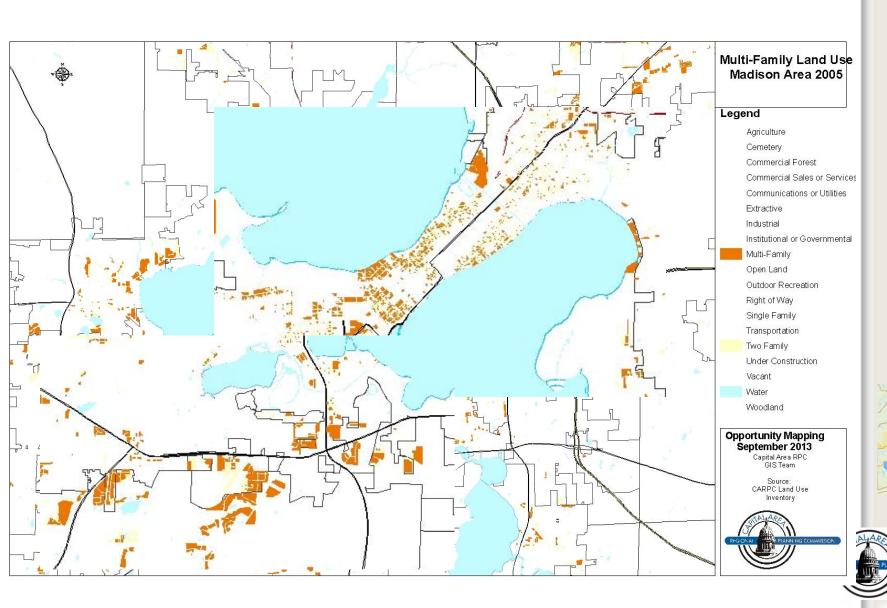
# Contributing Factors to Geographic Concentration of Barriers to Opportunity – Subsidized Housing Concentrations



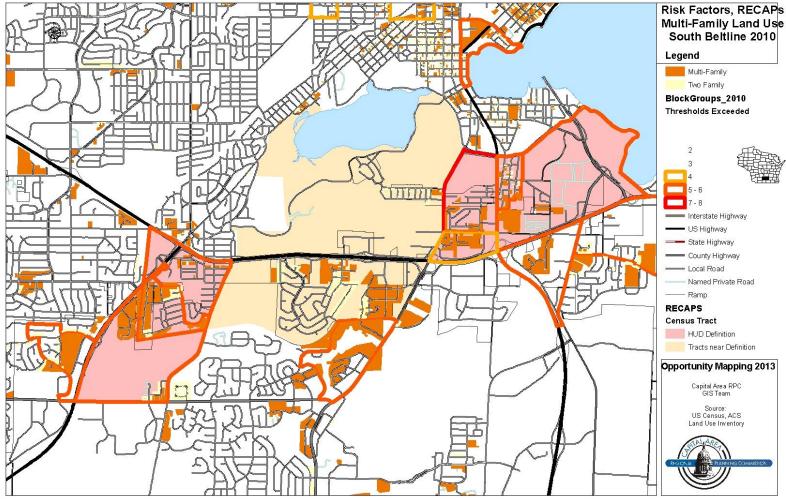




### Contributing Factors — Multi-family zoning in large, sometimes isolated blocks



### Contributing Factors — Multi-family zoning in large, sometimes isolated blocks







#### Other Contributing Factors?



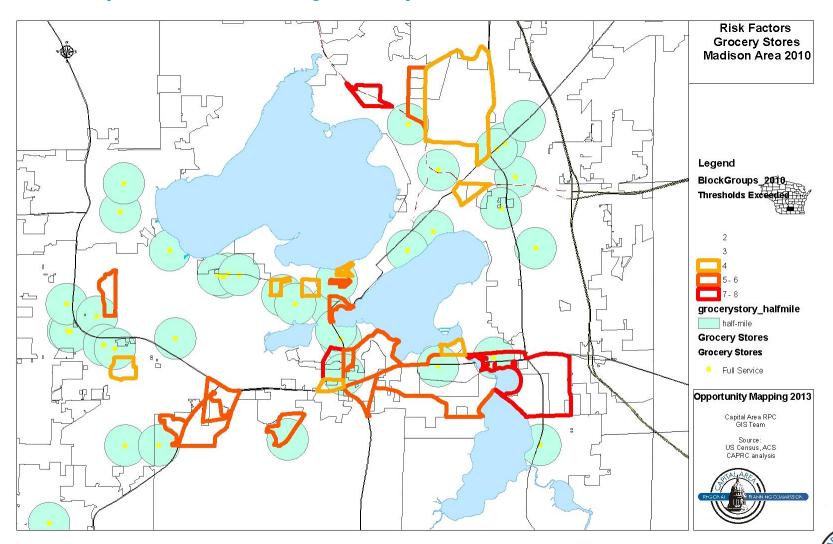


# Comparing Areas with Multiple Barriers to Opportunity to Geography of Opportunity



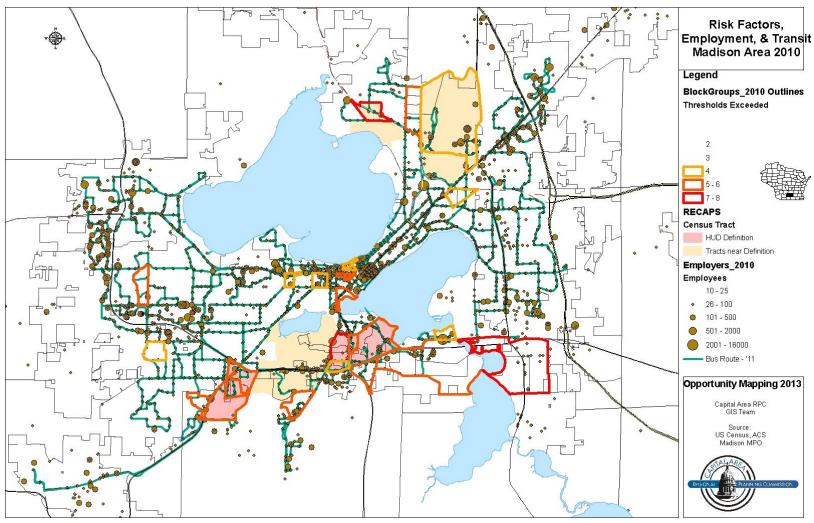


### Many areas with multiple barriers to opportunity lack nearby access to a grocery store





### Some areas with multiple barriers to opportunity lack access to employment centers

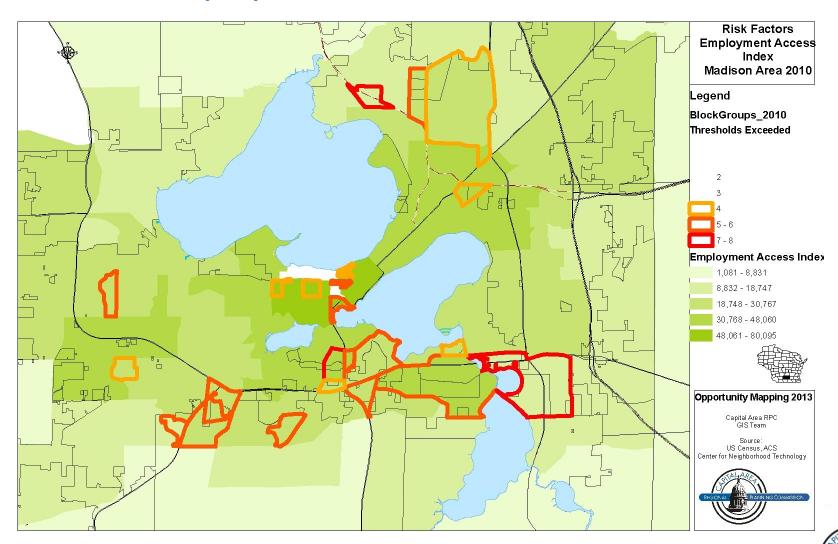






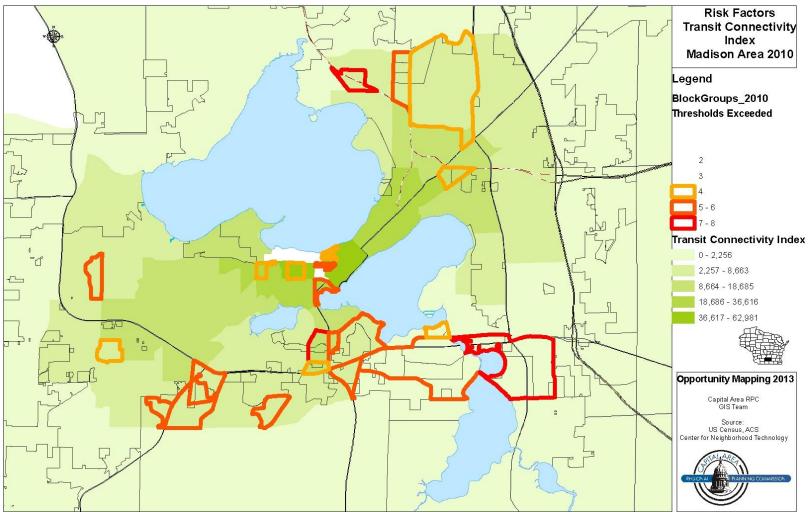
Communities

### Some areas with multiple barriers to opportunity lack access to employment centers





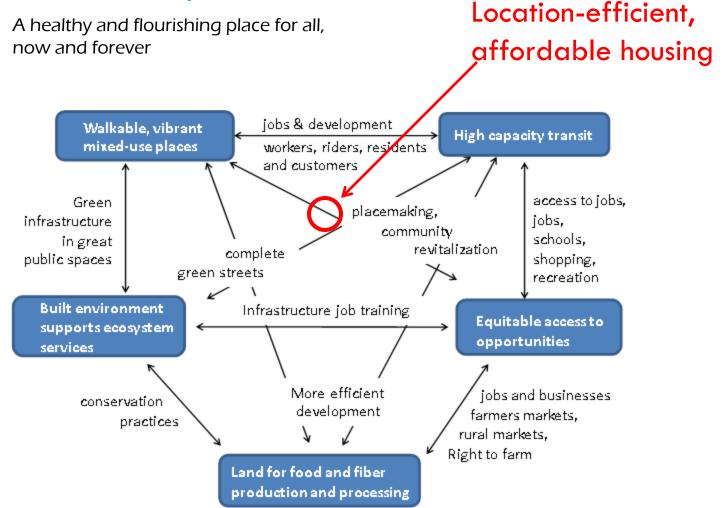
### Some areas with multiple barriers to opportunity lack good transit access







### Framework for a Regional Housing Strategy: CRSC Priority Goals

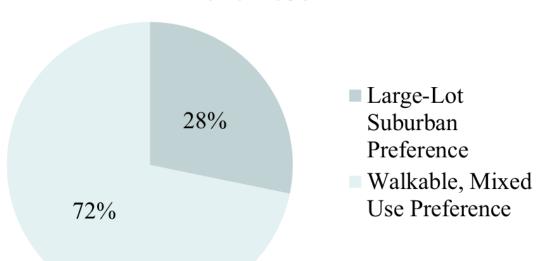






## Meet growing demand for walkable, vibrant places

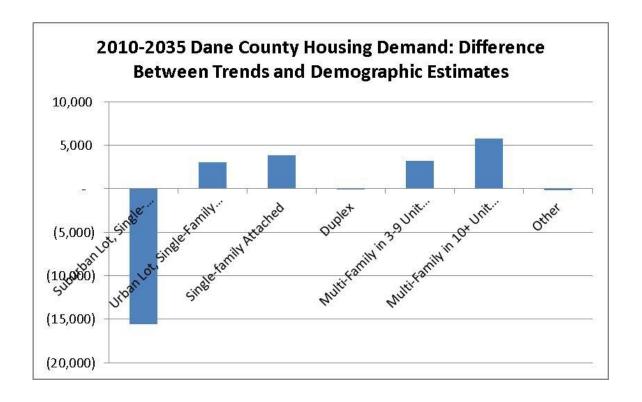
### Dane County Household Growth 2010-2035







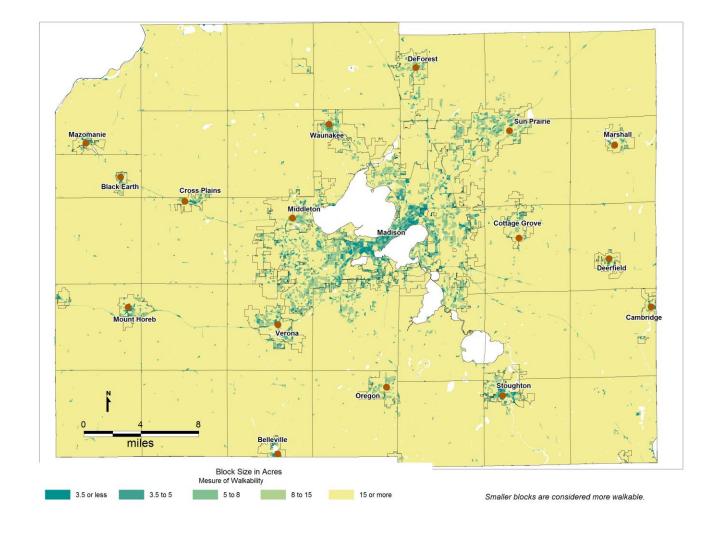
### Shift in demand from large-lot, singlefamily detached homes to other housing types





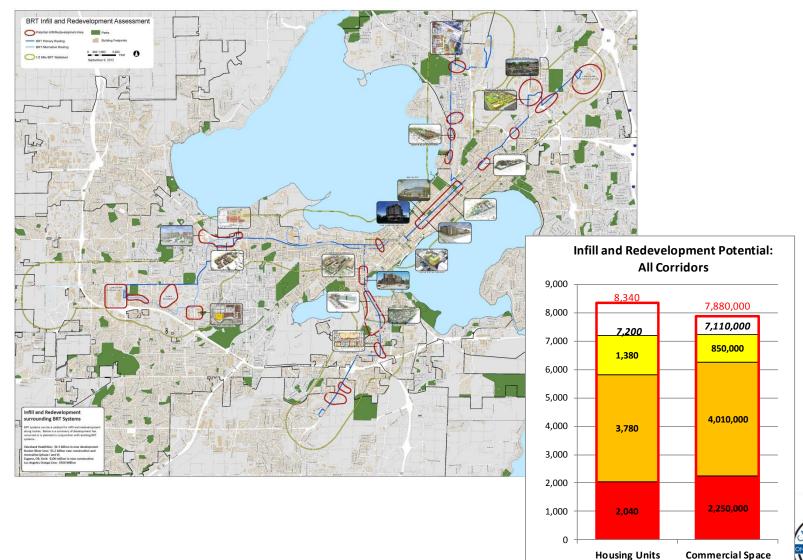


# Yet most new development is not very walkable





# Opportunities exist to enhance walkable, vibrant places

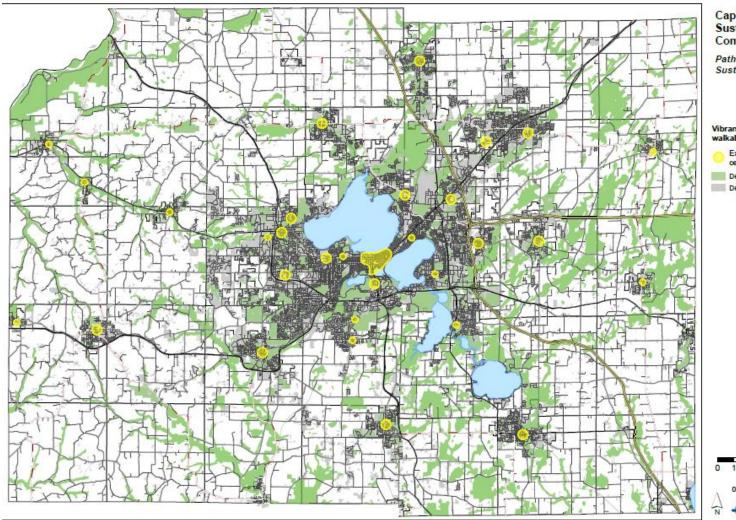




(1,000 sf)

■ Short-term ■ Intermediate-term ■ Long-term ■ Alt Routing

## Existing and Potential walkable places are region-wide



Capital Region Sustainable Communities

Pathways to Sustainability

Vibrant, mixed-use walkable centers

Existing and potential centers

Dedicated Open Space Developed Land (2010)







Retrofitting existing developments can create new housing and economic

development...
including affordable
housing

N-	New Residential Units (2010-2035)				
Total	Multi-Fam.	Attached SF	SF	184 acres	
950-1100	618-715	190-220	143-165	<del>5</del>	

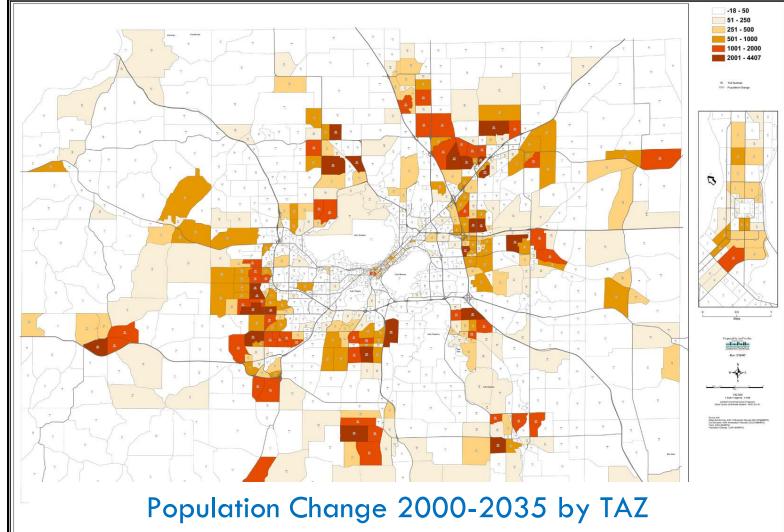
Office Sp	ace (s.f.)	Retail/Other Space (s.f.)		Total Sp	ace (s.f.)
Low	High	Low	High	Low	High
183,657	244,875	279,116	372,155	462,772	617,030







Planning and zoning to achieve mix of housing and walkable neighborhoods in new developing areas





#### Concluding...

Connect affordable housing to:

- walkable places
- Transit
- Employment

Incorporate affordability and equity into plans and developments

Coordinate Madison housing policy with a Regional Housing Strategy





Thank you!

Questions?

Conversation

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