Fair Housing Equity Assessment

Draft for Review

Monday, April 21, 2014

List of Appendices-Separate Documents

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Executive Summary

Healthy, livable and affordable neighborhoods with access to opportunity for work, food and other goods, and recreation, are necessary for healthy individuals and families, and for strong communities and regions. When a neighborhood lacks some of these key ingredients, its residents access fewer opportunities, potentially reducing their well being through outcomes such as loss of income and impaired health. When barriers to opportunity are persistently concentrated in a number of neighborhoods, those residents experience negative and compounding health, income and well being impacts. When those neighborhoods disproportionately house persons of color, race and ethnicity must be recognized and addressed as drivers of concentrated opportunity barriers. And finally, when these persons of color represent the fastest growing portion of the region – who will dominate the workforce in coming decades – the region as a whole faces potential economic hardship as it competes against peer regions better able to lift up all citizens.

The Fair Housing Equity Assessment (FHEA) explores the distribution of opportunities, and barriers to opportunities in Dane County, or the Madison, Wisconsin region. It is part of Capital Region Sustainable Communities (CRSC). The CRSC initiative started with the award by U.S. Department of Housing and Urban Development (HUD) of a Sustainable Communities Regional Planning Grant. A purpose of the FHEA is to advance a CRSC priority challenge: ensuring equitable access to opportunity for all. It also is intended to meet HUD requirements to "affirmatively further fair housing choice."

The Madison Region, Who We are and Where and How We Live

The Madison region benefits from an expanding and diversifying population and a healthy and diversified economy anchored by public and exporting industries of technology and finance and insurance. Income and wealth, however, is unevenly distributed; particularly along racial lines. For example, median family income for African-Americans in Dane County is two thirds that of Asian and Hispanic families and about one third of White families.

The region's racial diversity is unevenly distributed. The City of Madison has the largest population of persons of color. Suburban populations have high percentages of White people, although populations of persons of color are growing faster in these communities. Persons of color are highly concentrated in areas including along the south beltline highway and on the north side, as well as other small areas. Within these concentrations different racial or ethnic compositions exist. Younger populations are much more racially diverse than older populations, reflecting a generational divide.

Figure 1 – Racial Composition of Age Groups: Dane County, 2010
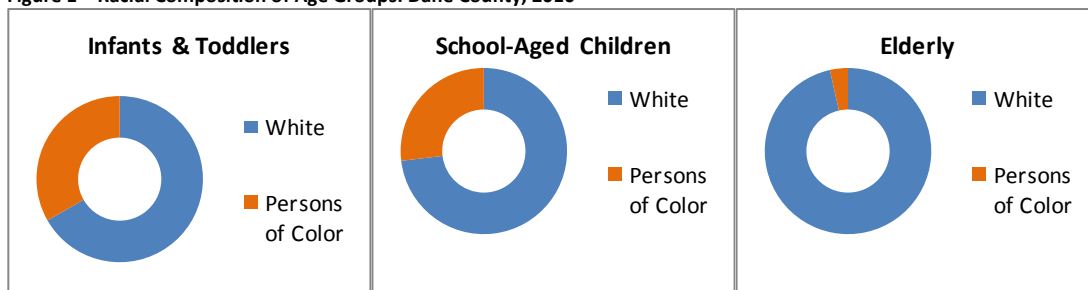
Like other U.S. regions, households in the region are becoming more diverse in composition and smaller in number of people. "Traditional" families – two parents with their own children – are declining while single persons and other combinations are increasing.

Aging baby boomers are swelling the ranks of empty nesters and senior citizens, while their children – the millennials – are young adults entering the housing market. These two groupings comprise large portions of the population and their needs and preferences are driving up demand for multi-family housing and walkable neighborhoods. This demand results in very low vacancy rates for rental units, especially in higher-demand walkable, mixed-use areas. Higher demand is also driving up housing prices, placing housing cost burdens (paying more than 30% of income for housing) on about a quarter of all households. Approximately 14% of households pay more than half of their income for housing; with very low-income renters comprising most of this group.

Madison Area Opportunities: Where They are and how They are Accessed
The region's opportunities for quality of life are concentrated in different areas. Jobs, including those paying living wages, and high quality schools are concentrated in portions of downtown Madison, on the west side of Madison and inner-ring suburbs. Income levels are higher in these areas, and housing tends to be less affordable. While downtown Madison remains a strong job center, employment growth primarily is occurring in suburban areas, especially inner- and first-ring suburbs.

Moderate-income households can expect to pay more than 30% of their income for housing in these high growth and opportunity areas; low-income households would likely pay more than half of their income. Transportation adds another cost burden to many of these areas, with combined housing and transportation costs often beyond the reach of low-income households.

Car ownership allows regional access to jobs, while transit serves Madison and some nearby suburbs. Frequent, all-day transit service is limited to central Madison. Transit travel times from outlying areas can be long, with infrequent service. Access to healthy foods from full-service grocery stores can also be limited for those without regular access to cars. A number of "food deserts" exist, particularly in low-income areas.

Barriers to Opportunity
Concentrations of poverty and persons of color coincide along the south beltline in south Madison, southwest Madison, and Fitchburg; and north Madison. Further analysis of barriers to opportunities showed additional areas with high concentrations of barriers in southeast Madison and far west Madison. Over all, residents in these areas are well served by access to outdoor recreation and community centers. Some areas are pedestrian-friendly and others are not. Some of these areas lack proximity and good transit access to full service grocery stores and many employment centers. Schools serving these areas tend to be rated "meets few expectations" by the Wisconsin Department of Public Instruction. Race is a significant determinant of access to opportunities, as measured by various access indices.[1] For example, holding income constant, data shows that poor White families are significantly more likely to have access to quality schools, and be engaged in the labor market, than poor Black families.

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[1] U.S. Department of Housing and Urban Development developed indices to measure, by race, access to good schools, poverty, labor engagement, housing and neighborhood stability, and access to jobs.

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Figure 2 - Count of Opportunity Barriers, Madison Area, 2010
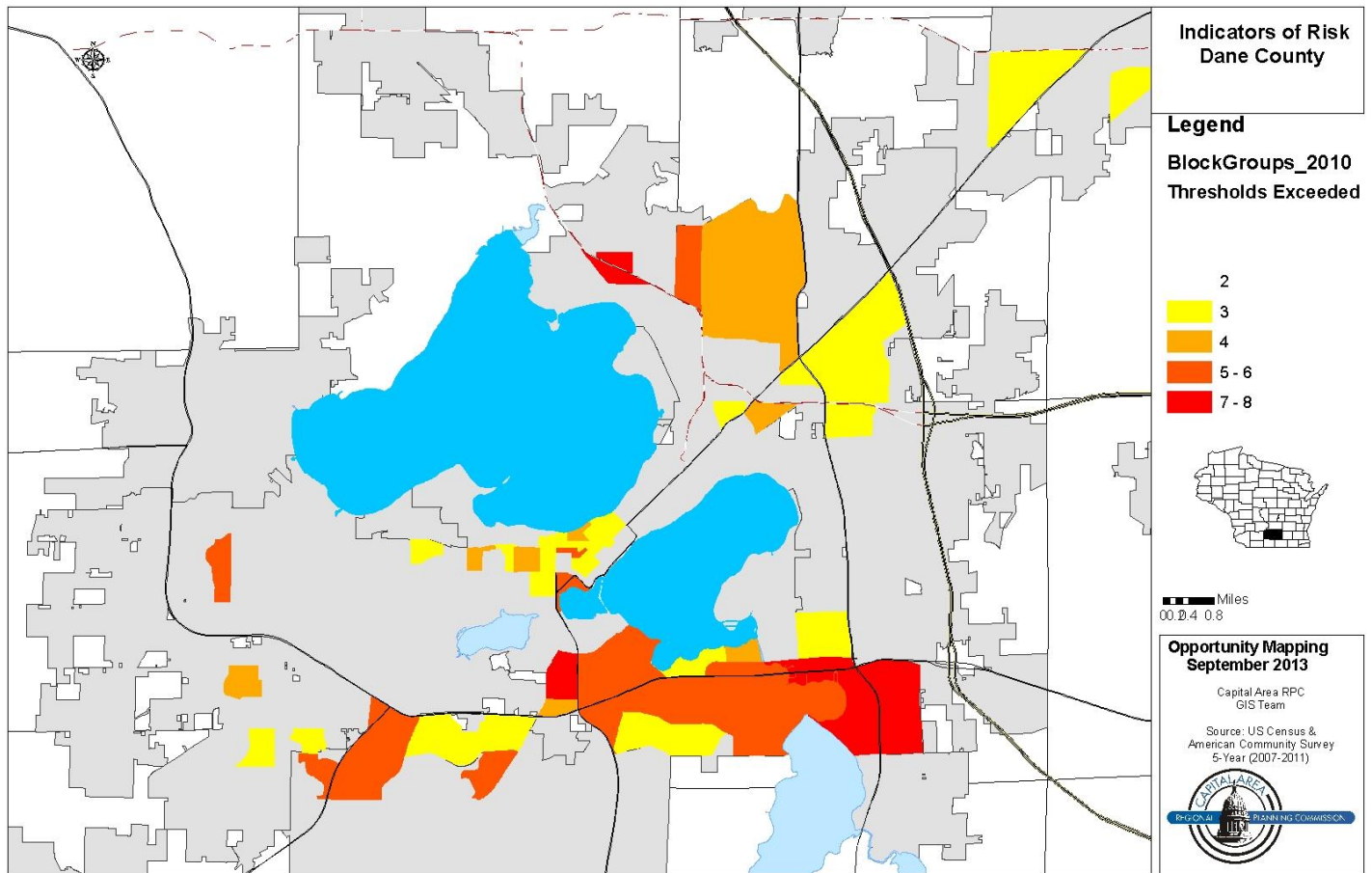
Source: U.S Census and Department of Housing and Urban Development

Impacts of Barriers to Opportunity

Isolated concentrations of poverty, race and multiple barriers to opportunity have real consequences. One is vast racial disparities. Gaps between African-American and White outcomes in education, income and incarceration are among the worst – if the worst – in the U.S. Isolated areas with few opportunities for walking or biking hinder physical activity and contribute to higher incidences of diabetes and obesity among Black than White populations. A concentration of low-income persons of color along major highways and roadways disproportionally exposes those residents to air pollution. Studies show correlations between such proximity and higher rates of respiratory illness and disease.

Causes to Concentrated Opportunity Barriers

Racially concentrated poverty and multiple barriers to opportunity emerged due to a number of factors. An accumulation of legal exclusion from citizenship and access to capital and income, applied to persons of color, frames todays disparities and geographic concentrations. In just one example, persons of color were legally excluded from home loans and suburban areas, resulting in large wealth disparities over time. Lower wealth limits access to higher cost areas.

Other public and private policies also contributed to such concentrations of low-income communities of color. Planning and zoning created separated enclaves of large blocks of multi-family housing along highways and arterial roadways. Such blocks of lower value land foster lower quality construction and

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distant ownership that, over time, lead to concentrated low-income housing. Siting of affordable housing in low-income areas adds to the concentrations.

Barriers to high opportunity areas, including higher housing prices, lack of affordable housing and planning and zoning that limits lot sizes or percentage of multi-family housing reduces availability of affordable housing in some high opportunity areas. Lack of public transportation, and consequent higher transportation costs, further limit access to many high opportunity communities. Finally, community opposition to affordable housing also limits access.

Taking Action

The FHEA paints a picture of unequal access to opportunity in the Madison region – with barriers to accessing opportunity clearly demarcated along racial lines. Knowing this information, as well as some of its causes and consequences, is the first step. Determining and implementing action for change must follow.

Capital Region Sustainable Communities identified "ensuring equitable access to all" as a priority challenge for the Madison region. This equity challenge is interconnected with other priority challenges of establishing high capacity regional transit, walkable and vibrant mixed-use places, building communities that support vital ecosystem services, and preserving land for food production. Integrated approaches that build on synergies across challenges are needed instead of silo approaches that treat challenges individually. (See Figure 3)

Figure 3 – Interconnected Challenges and Possible Synergies
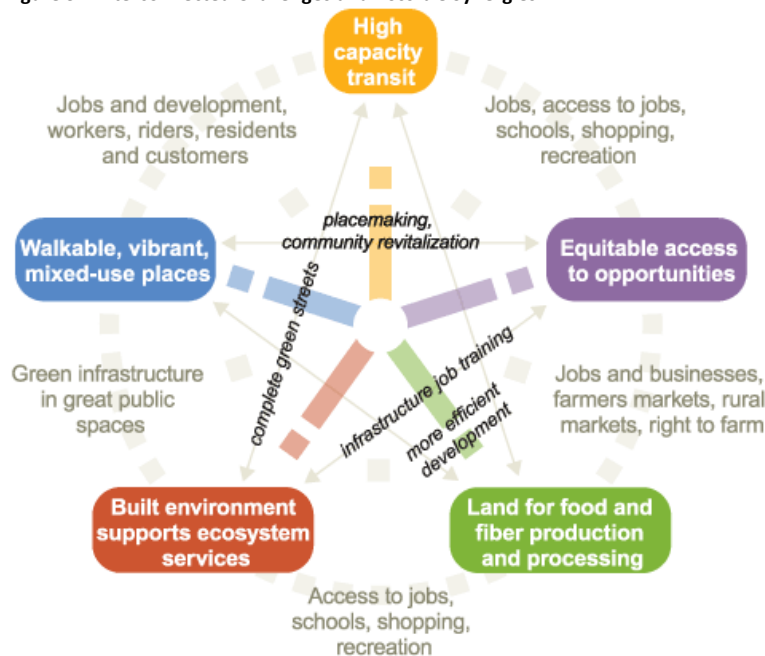
Source: Capital Region Sustainable Communities

"Upstream" approaches – changes in political and institutional structures and practices that work at societal levels – are needed for enduring change. At the same time, "mid-stream" and "downstream" approaches that focus on physical and economic conditions, and providing services to treat problems are also needed.

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A review of best practices, for increasing equity and inclusion in planning and decision-making, identifies a three-pronged approach – of building human capital, investing in places, and encouraging better links.. Key to building human capital is increasing leadership, organizing and advocacy capacity in under-resourced neighborhoods. Such empowerment is critical to realizing higher investments and better outcomes in education, economic development and criminal justice reform. Also critical is effective coordination across multiple governmental and community-based equity initiatives. Coordination should draw upon leadership and involvement from under-resourced communities of color.

Investing in places is needed to close deficits in businesses that pay living-wage jobs, grocery stores, and quality public and civic spaces. Many plans exist to meet these needs in under-resourced areas; yet implementation lags.

Better links, or access, from under-resourced neighborhoods to areas of employment, commerce and education opportunities are needed. Transportation investments are needed to increase transit access to high opportunity areas. Investments in walkable, mixed-use centers throughout the region can increase affordable housing, as part of a mix of housing choices, in areas with high job and quality school access.

Important next steps include identifying data indicators and performance targets that specify a measurable and desired change by a specific date. Strategies and actions need to be identified; and responsible parties and timeframes established.

A. Introduction

Place Matters

Healthy, livable and affordable neighborhoods with access to opportunity for work, food and other goods, and recreation, are necessary for healthy individuals and families, and for strong communities and regions. When a neighborhood lacks some of these key ingredients, its residents access fewer opportunities, potentially reducing their well being through outcomes such as loss of income and impaired health. When barriers to opportunity are persistently concentrated in a number of neighborhoods, those residents experience compounding health, income and well being impacts. When those neighborhoods disproportionately house persons of color, race and ethnicity must be recognized and addressed as drivers of concentrated opportunity barriers. And finally, when these persons of color represent the fastest growing portion of the region – who will dominate the workforce in coming decades – the region as a whole faces potential economic hardship as it competes against peer regions better able to lift up all citizens.

> "Sustainability [also] means creating 'geographies of opportunity,' places that effectively connect people to jobs, quality public schools, and other amenities. Today, too many HUD-assisted families are stuck in neighborhoods of concentrated poverty and segregation, where one's zip code predicts poor education, employment, and even health outcomes. These neighborhoods are not sustainable in their present state."
>
> Shaun Donovan, Secretary of Housing and Urban Development, February 23, 2010

The Fair Housing Equity Assessment (FHEA) explores the distribution of opportunities, and barriers to opportunities in Dane County, or the Madison, Wisconsin region.

About the Sustainable Communities Regional Planning Grant

The HUD Sustainable Communities Program is intended to build support for actions that will build more equitable regions. Equity and access to opportunity are critical underpinnings of the Sustainable Communities Regional Planning Grant Program. The Sustainable Communities Program represents a unique opportunity for participants to establish a more inclusive conversation on regional issues, drawing in those who have traditionally been marginalized from the community planning process. These voices can provide new insight into the disparate burdens and benefits experienced by different groups across a region.

About Capital Region Sustainable Communities

In the Fall of 2010 the U.S. Department of Housing and Urban Development (HUD) awarded CRSC a $2 million, three-year Sustainable Community Regional Planning Grant (SCRPG). Twenty-seven governmental and private entities came together as CRSC to successfully compete for these grant funds. The Capital Area Regional Planning Commission (CARPC) serves as the lead agency for the CRSC. Recognizing that regional challenges - healthy environment, mobility, economic opportunities for all, and quality of life - require collaborative and integrated approaches, CRSC fosters regional collaboration, conducts planning and pursues demonstration projects for sustainable communities.

CRSC Geography

The CRSC Sustainable Communities grant defined its boundary as that of the Madison Transportation Planning Board, the federally designated Metropolitan Planning Organization (MPO) for the Madison area. While the official SCRPG region for the Madison area is the MPO, HUD recognizes that CRSC

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activities impact the region in many ways, some of which may extend beyond the MPO area. For data purposes, the County is used instead of the MPO because data is more readily available at county levels.

About Capital Area Regional Planning Commission (CARPC)

The Capital Area Regional Planning Commission (CARPC) was created on May 2, 2007, by Executive Order #197 of Wisconsin Governor James Doyle pursuant to §66.0309 Wis. Stats. The creation was requested in the form of adopted resolutions by local units of government in Dane County representing over 87% of the population and equalized property valuation in the county. The territory of the CARPC is Dane County and the cities and villages with incorporated areas in Dane County. The Commission is composed of thirteen Commissioners appointed by the Mayor of the City of Madison (4), the Dane County Executive (3), the Dane County Cities and Villages Association (3), and the Dane County Towns Association (3).

The function of the Commission is to serve as the regional planning and area wide water quality management planning entity for the Dane County region, consistent with §66.0309, Wis. Stats. and state Administrative Code NR 121. The Commission is charged with the duty of preparing and adopting a master plan for the physical development of the region, and maintaining a continuing area wide water quality management planning process in order to manage, protect, and enhance the water resources of the region, including consideration of the relationship of water quality to land and water resources and uses.

The Fair Housing Equity Assessment

As a condition of participation in the Sustainable Communities program, all grantees must complete a Fair Housing Equity Assessment (FHEA) encompassing "activities pertaining to a Regional Analysis of Impediments to Fair Housing Choice." HUD has determined that fulfilling the requirements of the FHEA satisfies this grant obligation, and it established two specific requirements for grantees:

- The findings of the FHEA must inform the regional planning effort and the decisions, priorities and investments that flow from it.
- The Regional Planning Consortium members and leaders must engage in the substance of the FHEA and understand the implications for planning and implementation.

FHEA versus Analysis of Impediments to Fair Housing Choice[2]

HUD currently requires all grantees to complete a Fair Housing Equity Assessment (FHEA) as a part of the scope of work for their Sustainable Communities Region Planning Grants (SCRPGs). It is advised that the required calculations and illustrations of the FHEA be interwoven with the grantee's wider scope of work and be used to inform wider policy decisions in the region.

An Analysis of Impediments to Fair Housing Choice (AI) is a similar exercise required of State and Entitlement recipients of Federal dollars e.g. Section 8, CDBG, HOME, etc.
An Analysis of Impediments (AI) is a review of impediments or barriers that affect the rights of fair housing choice. It covers public and private policies, practices, and procedures affecting housing choice. Impediments to fair housing choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices, based on race, color, religion, sex, disability, familial status, or national origin. The AI serves as the basis for fair housing planning, provides

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[2] Source: http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/promotingfh

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essential information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates, and assists in building public support for fair housing efforts.

CRSC and CARPC elected to complete an FHEA but not to complete a Regional AI because two jurisdictions covered by the scope of the planning grant, the City of Madison and Dane County, had recently completed their own Analyses of Impediments to Fair Housing Choice (AI). Discussion with Madison and Dane County representatives opened the possibility that future AI's could be combined into a single regional AI.

Regional Coordination of Fair Housing

The City of Madison and Dane County are both designated as Entitlement Communities by HUD. Dane County manages HUD block grant programs in the county outside the City of Madison. As Entitlement Communities, they each generate AIs for the areas under their jurisdiction, and update them every 5 years. Currently the AIs are completed separately, under different 5-year cycles. The AIs serve as the basis for fair housing planning in the region.

Both the City and County also operate Offices of Equal Opportunity (OEOs). The OEOs are the designated agencies for receiving, investigating and acting on fair housing and civil rights complaints. Section F— Barriers to Accessing Opportunities below describes the areas experience with fair housing complaints.

Organization of this Document

The FHEA presents the people of Dane County: their characteristics, their housing, and their geographies. It describes opportunities of the region, where such opportunities are found, and the barriers to opportunity. The report identifies impacts, including education, income and health, of disparate access to opportunities. It explores reasons for geographic concentrations of barriers and strategies for addressing them. Report sections are:

A. **Introduction**

B. **Context-The Dane County Region**: re-presents population and economic trends

C. **Faces of the Madison Region**: describes Madison area residents by race, age, occupation, and ability.

D. **How We Live: Households and Housing** describes how people in the county live as households, characteristics of their housing units, and housing affordability.

E. **Access to Opportunity** examines the distribution of quality of life components including housing, jobs, schools, parks, and transportation choices; and categorizes areas in the region by degree of access to opportunity. This distribution is compared to areas of concern, as identified by factors including poverty, educational attainment, housing cost burdens and limited English proficiency.

F. **Barriers to Accessing Opportunity** explores physical barriers such as transportation and housing, and social barriers such as segregation, racially concentrated poverty and other barriers, and fair housing.

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G. **Comparing Opportunity and Barrier Areas** looks at relationships between areas with concentrations of barriers to opportunity, with areas of high levels of opportunity.

H. **Impacts of Barriers to Opportunity** identifies potential education, income, incarceration and health impacts of racially concentrated poverty and other barriers within isolated neighborhoods in the region.

I. **What Contributes to Barriers to Opportunity?** identifies causes behind concentrated barriers including siting of assisted housing, zoning and land use, land and infrastructure investments, community opposition, local residency preferences, landlord acceptance of housing vouchers, housing tax credit financing, and history of discrimination.

J. **Promoting Equitable Access to Opportunity** identifies physical and economic approaches to increasing access to opportunity

K. Action Plan presents best practices for ensuring equitable access to opportunities for all, existing efforts underway in the Madison region, and a framework for developing specific actions, indicators, performance targets and responsible parties and timelines.

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B. Context: The Dane County Region

The following sections take a broad look at population growth trends and economic makeup and growth within Dane County and compared to Wisconsin and to the United States. Additional detail is provided in Appendix A.

Dane County Snapshot

Population 2010: 488,073
Estimated Population 2013: 495,921*
Population growth 2000-2010: 14.43% (61,547)
Projected population 2040: 606,620 *
Housing Units: 203,750
Employment 2011: 249,351

Employment growth: 2001-2011: 8.73%

Major Sectors: Health Care and Social Assistance, Retail Trade, Accommodation and Food Services, Manufacturing, Finance and Insurance, Professional, Scientific, and Technical Services

Major employers: UW-Madison, University of Wisconsin Hospitals, Epic Systems, Madison Metropolitan School District, American Family Mutual Insurance Company, Department of Corrections, UWMF, Depart of Health Services, City of Madison, SSM Health Care of Wisconsin Inc., Dean Medical Center, Meriter Hospital Inc., Madison Area Technical College, County of Dane, WPS

* DOA, 2013 Estimate

Population Trends

The Madison region (Dane, Columbia and Iowa counties) experienced higher population growth between 2001 and 2011 than the national average, as shown in Figure 4. Madison and Dane County are expected to remain the highest growth areas in the state. Going out to 2040, Dane County is expected to add 118,500 people. The next largest county increase is Milwaukee County with a 68,500 increase. Similarly, Madison will gain more people during this period than any other city. Its projected increase of 43,150 compares to 30,900 for the City of Milwaukee, the next largest increase.

Dane County experienced the largest numerical population increase in the state with 61,547 additional people during this period. Growth in Dane County also outpaced statewide growth from 2000 to 2010 at more than double Wisconsin's rate of change. While Wisconsin's population increase was around 6%, Dane County's growth rate was just over 14%.

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Dane County experienced higher levels of population growth over the past decade.

Figure 4 – Population Growth by Subregion, 2000—2010

Average Annual Population
Growth Rate, 2001-2011

0.3   0.68   1.12   1.72
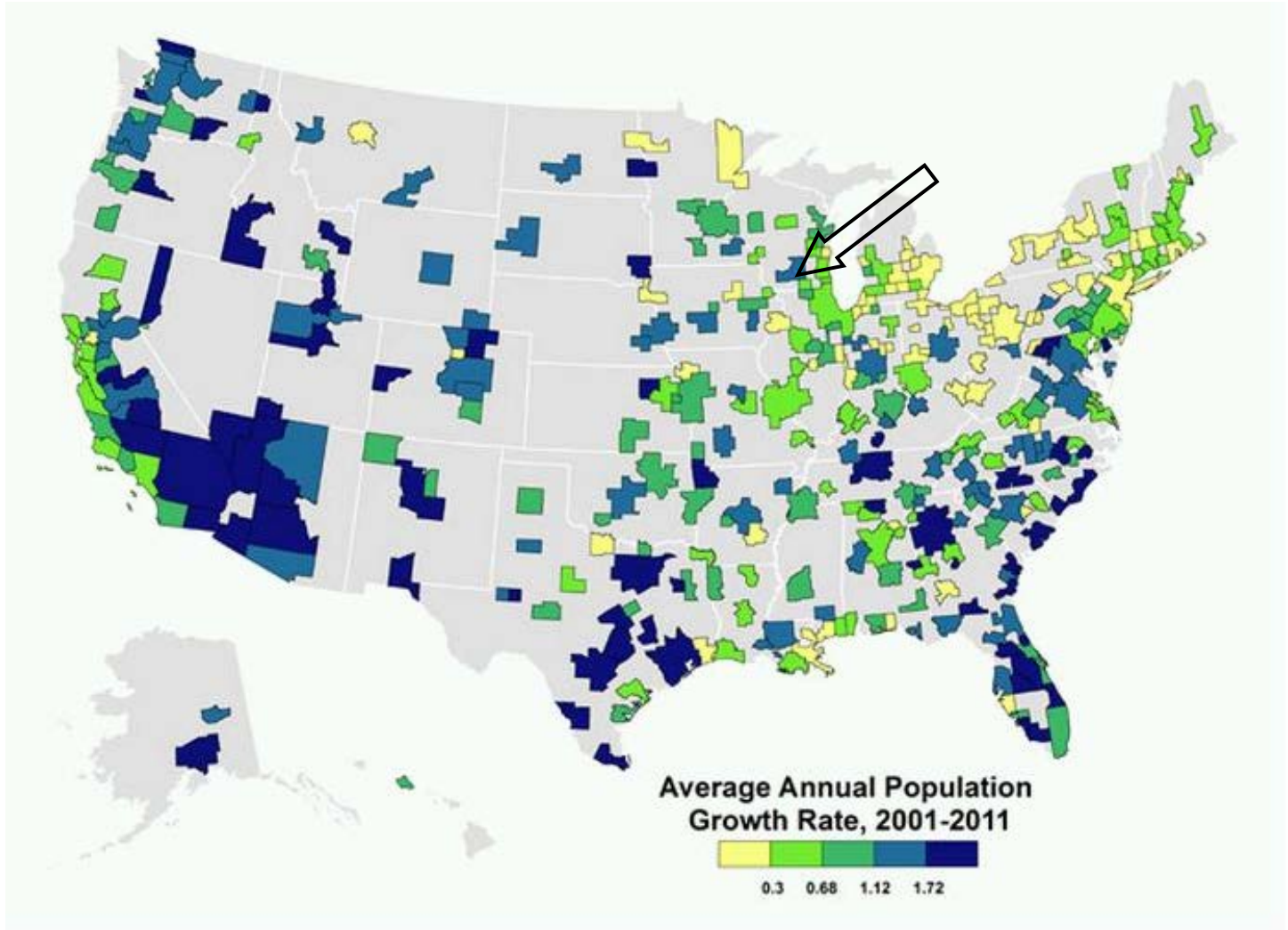
Source: Martin Prosperity Institute, University of Toronto, September 2013

Within Dane County, the largest increase in population between 2000 and 2010 occurred in the City of Madison. Madison grew by 25,155 people which is 41% of the total population increase in Dane County. Growth of "Second Ring Suburbs" accounted for one third of Dane County population gain, or 20,690 people.[3] (See Sidebar Below) These suburbs experienced a 32% relative gain in their population—or 20,690 people in the past decade—whereas Madison only experienced an 11% gain.

"Figure 5 - Population Growth in Dane County by Sub-Region, 2000-2010" breaks down Dane County's population into the following groups: City of Madison, First Ring Suburbs, Second Ring Suburbs, Outlying Communities, and Rural. These groups correspond to concentric rings which are further and further removed from the City of Madison, located roughly in the center of Dane County.

[3] First Ring Suburbs are defined as those communities that are not Madison but within the Central Urban Service Area (CUSA): City of Fitchburg, Town of Madison, City of Monona, City of Middleton, Village of McFarland, Village of Maple Bluff, and Village of Shorewood Hills. Second Ring Suburbs are defined as all those within the Dane County Metropolitan Planning Organization's (MPO) planning area excluding First Ring Suburbs and City of Madison: City of Stoughton, City of Sun Prairie, City of Verona, Village of Cottage Grove, Village of Waunakee, Town of Burke, City of Middleton, Village of DeForest, and the Town of Windsor. Outlying communities includes all other villages in the County not included in the first two groupings. Rural refers to the remaining towns within Dane County.

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"Outlying Communities" also grew faster than the county as a whole at a 19% rate of change, amounting to 7,015 additional Dane County residents.   For the sake of comparison, the growth rates for the United States and for Wisconsin were 10% and 6% respectively over the same ten year period.

Surburbs in Dane County are growing at a faster rate than Madison or Dane County as a whole.

Figure 5 - Population Growth in Dane County by Sub-Region, 2000-2010
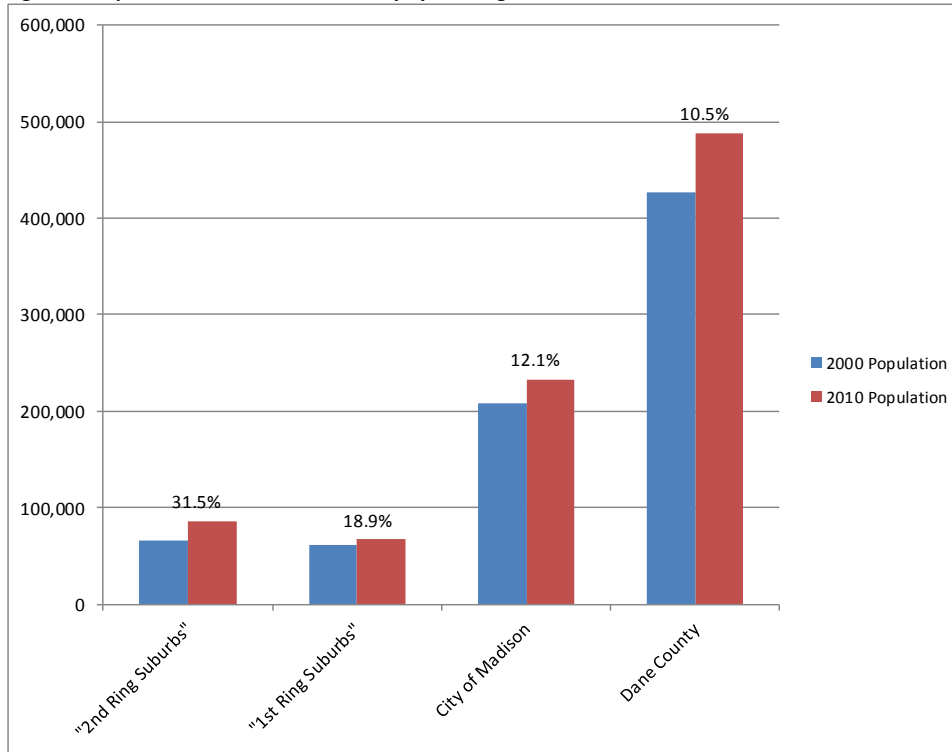
Source: U.S. Census Table DP-1: Profile of General Population and Housing Characteristics: 2000, 2010

Population Projections

Madison and Dane County are expected to remain the highest growth areas in the state. Going out to 2040, Dane County is expected to add 118,500 people. The next largest county increase is Milwaukee County with a 68,500 increase. Similarly, Madison will gain more people during this period than any other city. Its projected increase of 43,150 compares to 30,900 for the City of Milwaukee, the next largest increase.

Economy

The Madison region experiences strong economic performance as measured by employment and gross domestic product.

Overall, job growth in Dane County is recovering from the 2007 recession. Strong job growth through the recession was seen in the Healthcare and Social Services sector (+37% during 2001—2011); Retail Trade, Accommodation and Food Services, Manufacturing, Finance and Insurance, Professional, Scientific, and Technical Services also continue to be areas of strong job growth.

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The region had strong growth in domestic product per capita over the past decade.

Figure 6 – Average Annual Growth in Economic Output per Capita

Average Annual Productivity Growth
(Economic Output per capita), 2001-2011

-0.42   0.06   0.52   1.18
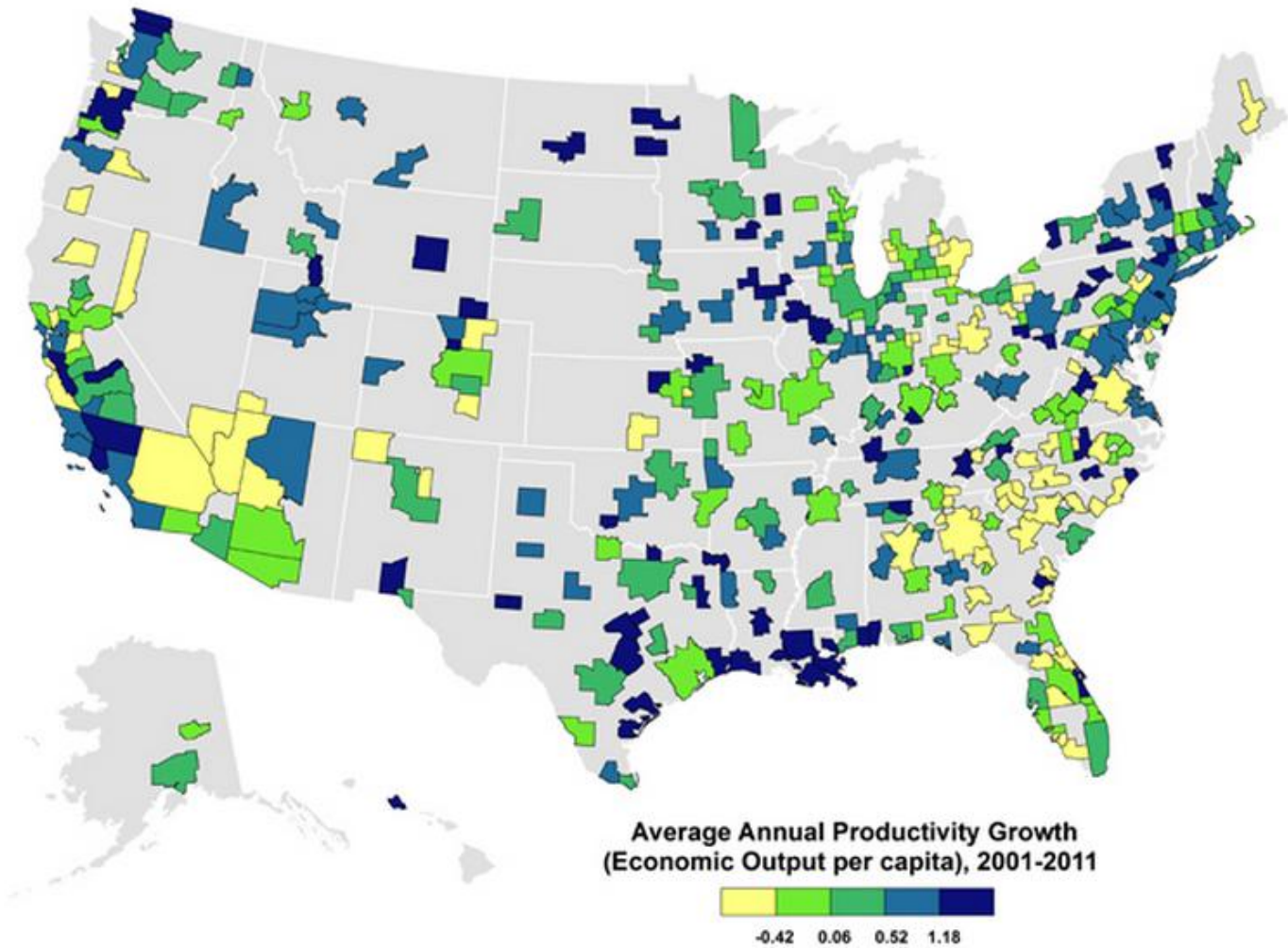
Source: Martin Prosperity Institute, University of Toronto, September 2013

The region had strong growth in gross domestic product per capita, as shown in Figure 6.**The Madison metro area was one of the few areas experiencing both higher than average population and productivity growth.**[4]

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[4] Source: Martin Prosperity Institute, University of Toronto, September 2013. See: http://www.theatlanticcities.com/jobs-and-economy/2013/09/great-growth-disconnect-population-growth-does-not-equal-economic-growth/5860/ and http://martinprosperity.org/2013/06/06/insight-untangling-regional-gdp-and-population-growth/?utm_source=Insight%3A+Untangling+Regional+GDP+and+Population+Growth&utm_campaign=GDP-Population-Growth&utm_medium=email

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Dane County's **major employment sectors**, and the number of jobs in 2011, are:

1. Healthcare & Social Assistance   42,465
2. Retail Trade   29,184
3. Accommodation & Food Services   23,620
4. Manufacturing   22,515
5. Finance & Insurance   22,163

These five sectors[5] accounted for 39% of total Dane County employment in 2011. They also comprise the top five sectors in Wisconsin. Figure 7 below shows employment trends from 2000 to 2010 for Dane County by sector. Overall, employment is fairly diversified across sectors. Health Care and Social Assistance jobs increased significantly approximately 31,000 to 42,500, and experienced no downturn during the recession (indicated by grey bar). In contrast, many sectors experienced job loss during the recession; especially construction, retail trade and manufacturing.

In addition to employment diversity, industry clusters are important to the strength of regional economies. Industry clusters reflect unique concentrations of employment, by sector, within a region.

Important industry clusters in Dane County, as measured by Location Quotients[6], include "Information," "Professional, Scientific, and Technical Services," "Real Estate and Rental & Leasing " and "Finance and Insurance." "Agriculture, Forestry, Fishing, and Hunting" has a high LQ, but also low employment levels. Chief among exporting sectors is "Information" which has an LQ of 2.18 relative to Wisconsin and an LQ of 1.82 relative to the nation as a whole (LQ above 1.25 designates a potential export industry). Additionally, employment in the "Information" sector grew almost 56% in the period from 2009-2011.

Finally, while manufacturing does not emerge as an area with high LQ, it continues to be an important economic engine for the region. Most manufacturing businesses export products outside the region, thus importing dollars into the area. In addition, manufacturing jobs typically pay above average wages and offer entry points that do not require college degrees.

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[5] The term "sector" in this document refers subsets of the whole economy inclusive of both public and private employment which are themselves often referred to as being "sectors."

[6] A common measure of such concentrations is Location Quotient (LQ), which measures the relative proportion of a sector in the regional economy compared to that of a larger geography, such as the nation (See **Error! Reference source not found.**). If the regional portion of employment in a sector is equal to the portion nationally, the LQ for that sector is 1.0.[6] For example, if manufacturing comprises 10% of jobs within both a region and the nation, the manufacturing LQ for the region is 1.0. LQs above 1 reflect stronger regional concentrations, and hence regional strength in an industry sector. High LQs for a sector can indicate that it is exports goods or services outside the region. An LQ of at least 1.25 is generally required to consider classifying an area industry as an exporter (although it could also reflect excessive local demand).

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The Madison metro area was one of the few areas experiencing both higher than average population and productivity growth.

Figure 7 - Dane County Employment by Sector, 2000—2010
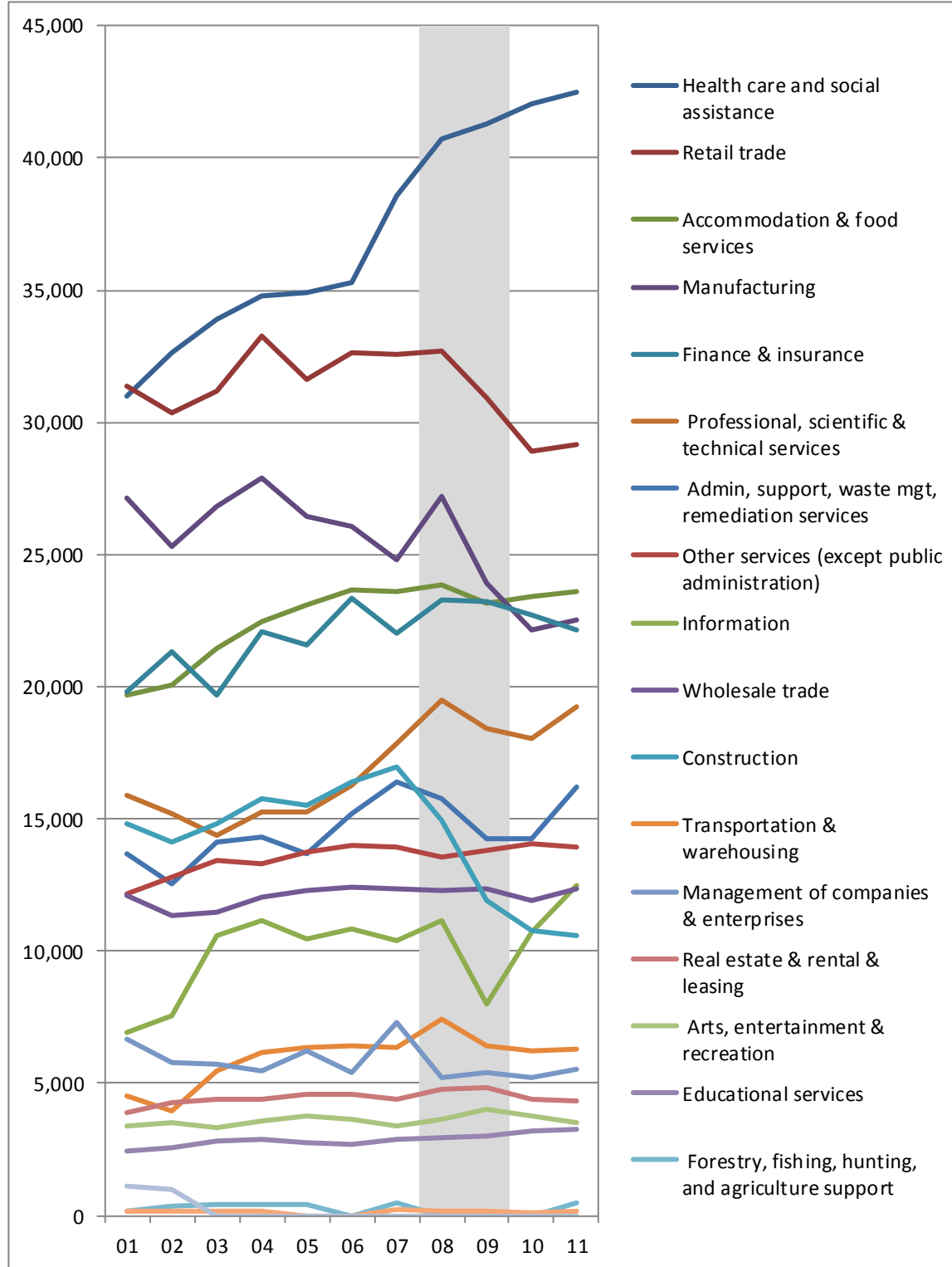
Source: U.S. Census Bureau: County Business Patterns: 2001—2011

C. Faces of the Madison Region: Who We Are and Where We Live

The previous section showed a region growing in population and jobs, with most growth occurring in suburban regions. Faces of the Madison Region characterizes this growing population by race, age, occupation, and ability. The region is becoming increasingly racially diverse; not just in Madison but also in suburban communities. The growing populations of color are fairly concentrated within certain areas. Baby boomers and their children comprise the largest age blocks, with implications for housing and community services. The region has higher average incomes than Wisconsin but with significant racial disparities.

Race and Ethnicity

A region ties people together through a shared sense of place, identity and culture. Underlying and strengthening these commonalities are diversities. This section looks at the diversities of the Dane County region based on characteristics including race and ethnicity, national origin, ability, age, and family.

Like many other communities, the face of Dane County has become more diverse as its population grows. In 2010, 18% of residents were people of color, similar to Wisconsin with just under 17% people of color. (See Figure 8) Nationally over one third of the population are people of color.

Population increase is occurring at different rates among the different racial and ethnic groups. On the whole, the number of people of color increased more quickly across all of Dane County than White, non-Hispanics between 2000 and 2010. **Percent change in the White, non-Hispanic population of Dane County was around seven percent whereas people of color increased by 64%**. The single racial or ethnic group growing at the fastest rate across Dane County is Hispanic and Latino residents which doubled in the ten year period in question.

Like many other communities, the face of Dane County has become more diverse as its population grows.

Figure 8- Racial and Ethnic Composition US vs. WI vs. Dane County, 2000, 2010

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Wisconsin 2000

Wisconsin 2010

Dane County 2000

Dane County 2010

Legend (all four charts):
- White*
- Asian*
- Black or African American*
- Some Other Race*
- Two or More Races*
- Hispanic or Latino**
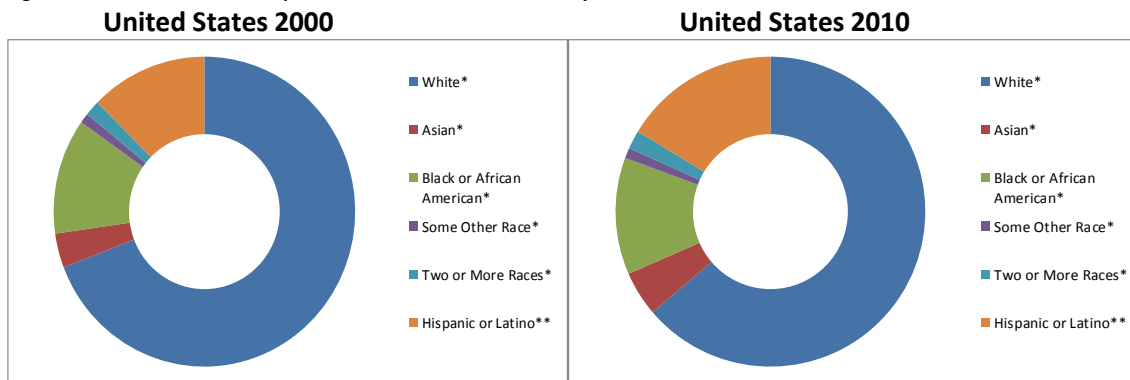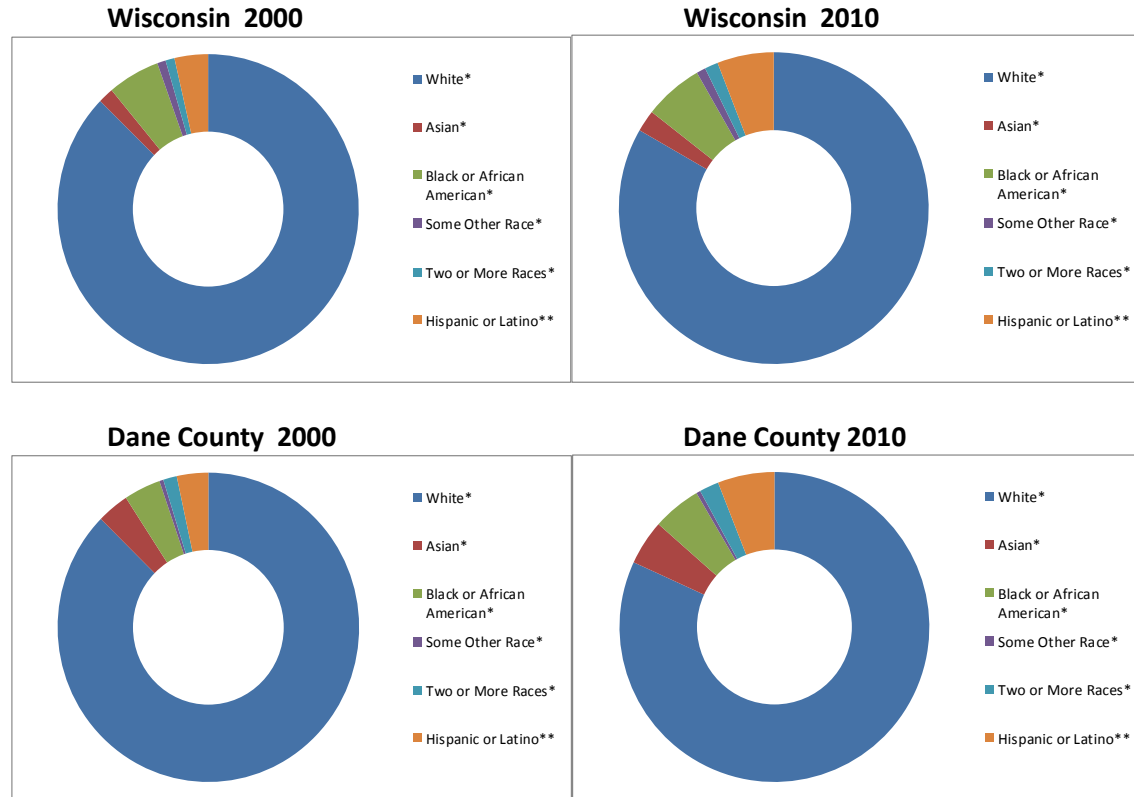
Source: U.S. Census Bureau, 2010 Decennial Census, QT-P3; QT-P4

Dane County Asian Communities

The composition of Dane County's Asian population roughly mirrors that of the U.S. with Chinese, Filipino, Asian Indian, Vietnamese, Korean, and Japanese making up the largest segments of the population. Unlike the nation as a whole, the Vietnamese , Thai, and Filipino communities are proportionally smaller in Dane County. Additionally, Dane County's Hmong community comprises 15% of its Asian population and is the third largest subset of the Asian population, compared to the national Hmong community which accounts for only one percent of Asians. The large Hmong population in Dane County and throughout Wisconsin can be linked to immigration practice during the periods following the Vietnam War and the passage of the *Refuge Act of 1980*. Wisconsin's Hmong population was 49,240 as of the 2010 Census, making Wisconsin one of the states with the largest Hmong populations in the nation. Dane County joins Milwaukee, Marathon, Outagamie, Sheboygan, and Brown counties which also have significant populations of Hmong.

Geography of Race

Understanding racial and ethnic populations involves looking at where people live. People of different races and ethnicities are not uniformly distributed throughout Dane County, but tend to concentrate in certain communities and areas. This section examines where people of different races and ethnicities live. Later sections will explore reasons why and equity implications.

Figure 9 through Figure 11 below indicate some of the overall population trends of Dane County high rates of suburban growth, of growth of people of color, and highest rate of increase of minority population in the first ring suburbs

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People of color account for 18% of Dane County's population, but Fitchburg's population is35% people of color

Figure 9 – Percent Persons of Color in Dane County Municipalities, 2010
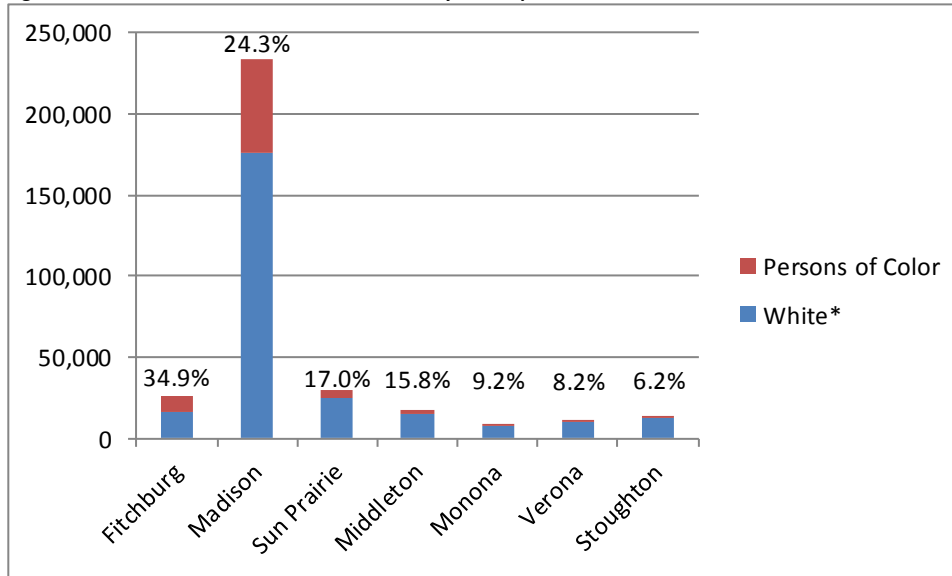
*Race Alone, Not Hispanic or Latino
Source: U.S. Census Table QT-P3 & QT-P4: 2010

Figure 9 above also indicates that the percentage of people of color in Madison ranges from just under two to upwards of three times that of people of color in other area communities i.e. Middleton, Monona, Stoughton, Sun Prairie, and Verona. There are a few notable exceptions. Fitchburg is home to the County's highest percentage of people of color. People of color account for 18% of Dane County's population, but Fitchburg's population (25,260 at the taking of the 2010 Census) was 35% people of color; a population that is highly concentrated at its northern edge, near the Town of Madison.

Figure 11 illustrates that **the population of people of color is growing at a much faster rate in outlying areas of Dane County** (non-Madison). Moreover, growth rates are higher outside of Madison regardless of race or ethnicity. Both of these trends especially true of first and second ring suburbs.[7]

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[7] For more data regarding growth by municipality type, please refer to "Figure 14 - Percent Change in Population of Races for Sub-Areas of Dane County, 2000-2010" located in Appendix A—Supplemental Background Data.

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People of color make up a greater proportion of the population in Madison and first ring suburbs than the rest of the county.

Figure 10 – Percent Persons of Color in Sub-Areas of Dane County, 2010
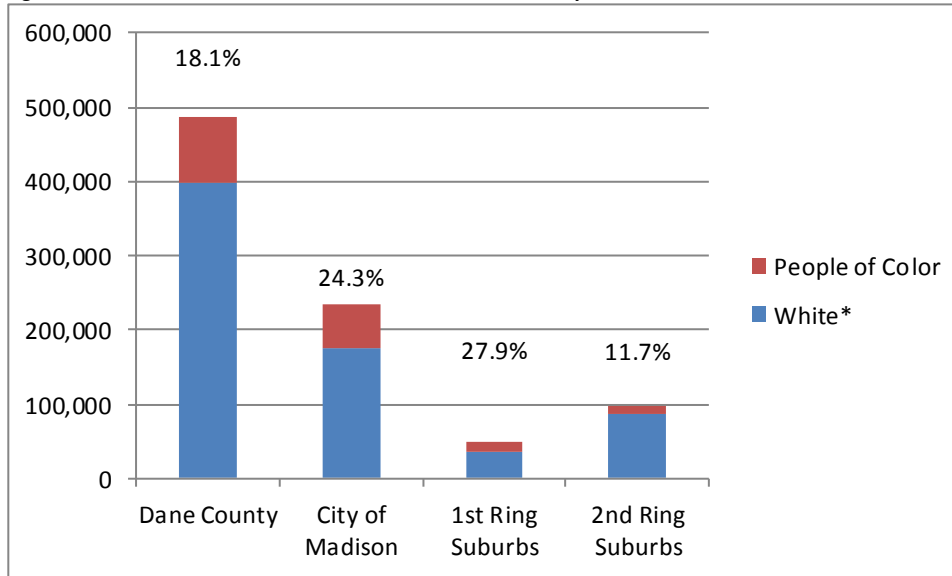
*Race Alone, Not Hispanic or Latino;
Source: U.S. Census Table QT-P3 & QT-P4: 2010

The population of people of color is growing at a much faster rate in outlying areas of Dane County.

Figure 11 – Percent Change in Population of Whites and People of Color, 1990—2010
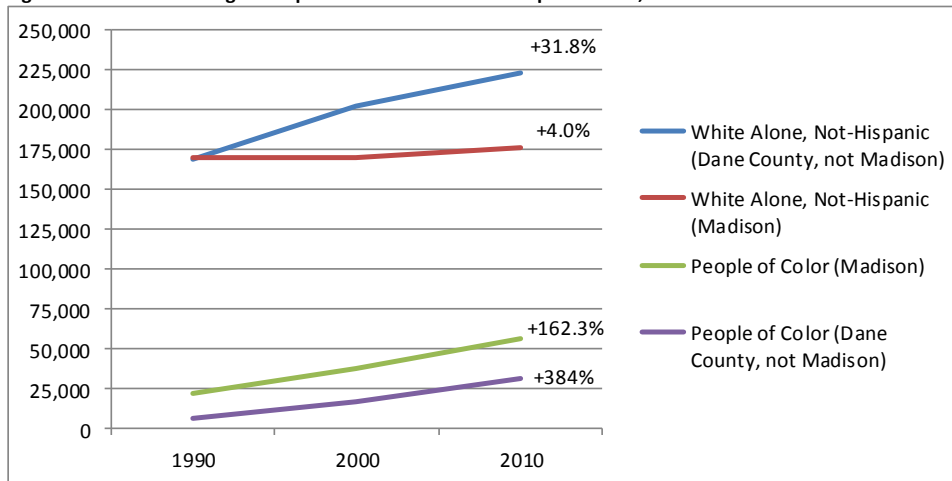
*Race Alone, Not Hispanic or Latino;
Source: U.S. Census Table DP-1: 1990, 2000, And 2010

The maps below show the distribution of people within Dane County and the central urban area by race. People of color are shown by different colored dots; one dot equals 10 people. Levels of White, non-Hispanic people are shown in greyscale: darkest greyscale areas have highest percent of White persons.

The maps show African-American persons clustered along the south beltline highway in Madison, Fitchburg and the Town of Madison, in southeast Madison and in north and east Madison. Hispanic

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persons are similarly concentrated and also show up in some rural areas. Asian persons are more widely dispersed with concentrations in south Madison and across west Madison. As discussed later, Asian is a broad category that combines people from different backgrounds: Hmong, Chinese, Indian and Japanese among others.

Racial and ethnic groups are distributed in different areas of the county.

Figure 12 - Dot Map Distribution of Population by Race, Dane County 2010
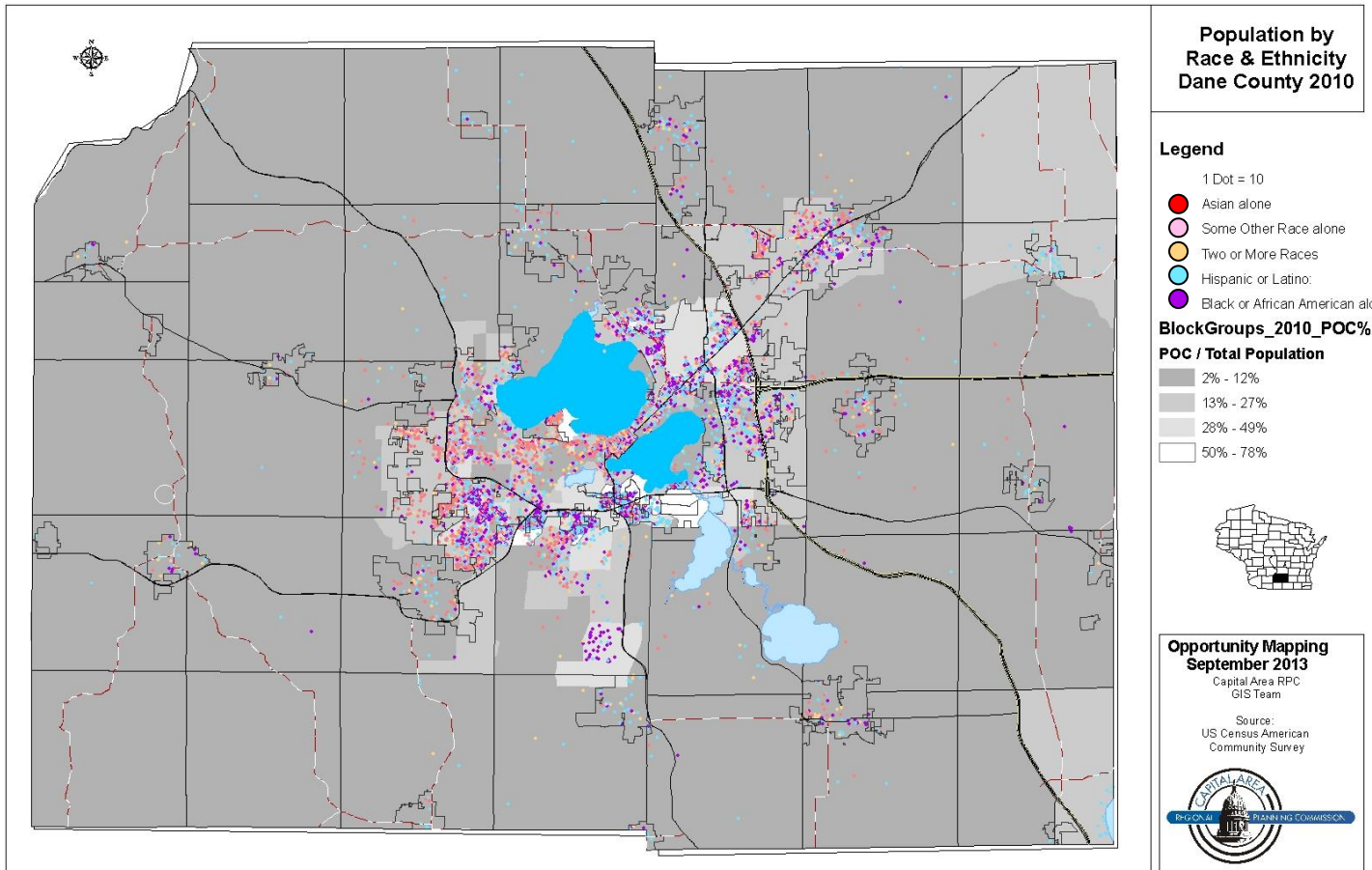
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Figure 13 - Dot Map Distribution of Population by Race, Dane County-Central Area 2010
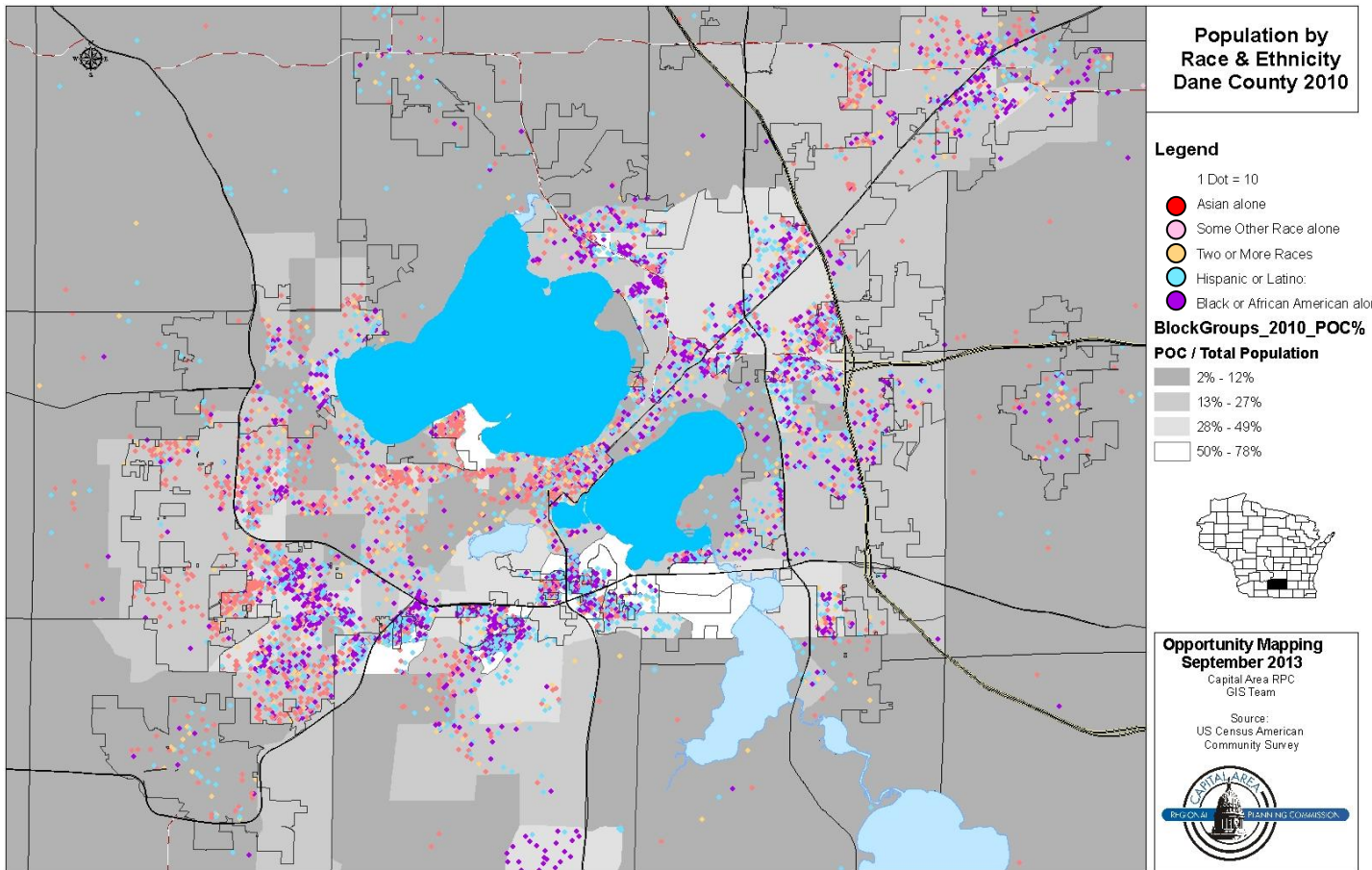
Source: U.S. Census Table DP-1: Profile of General Population and Housing Characteristics: 2010

As shown in the dot maps above, areas of high concentration for Black residents include several locations south of the beltline, near Park Street, along Northport Road, Hwy 30 and near East Towne Mall. There is also a relatively large population in the southeast corner of Fitchburg (Oak Hill Prison) and Sun Prairie.

The maps below show the distribution of Black, Hispanic/Latino and Asian populations by block group and serve to further illustrate areas of high concentrations of people of color within Dane County.

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African-American persons are clustered along the south beltline highway in Madison, Fitchburg and the Town of Madison, in southeast Madison and in north and east Madison

Figure 14 - Dane County Black or African-American Population, 2010
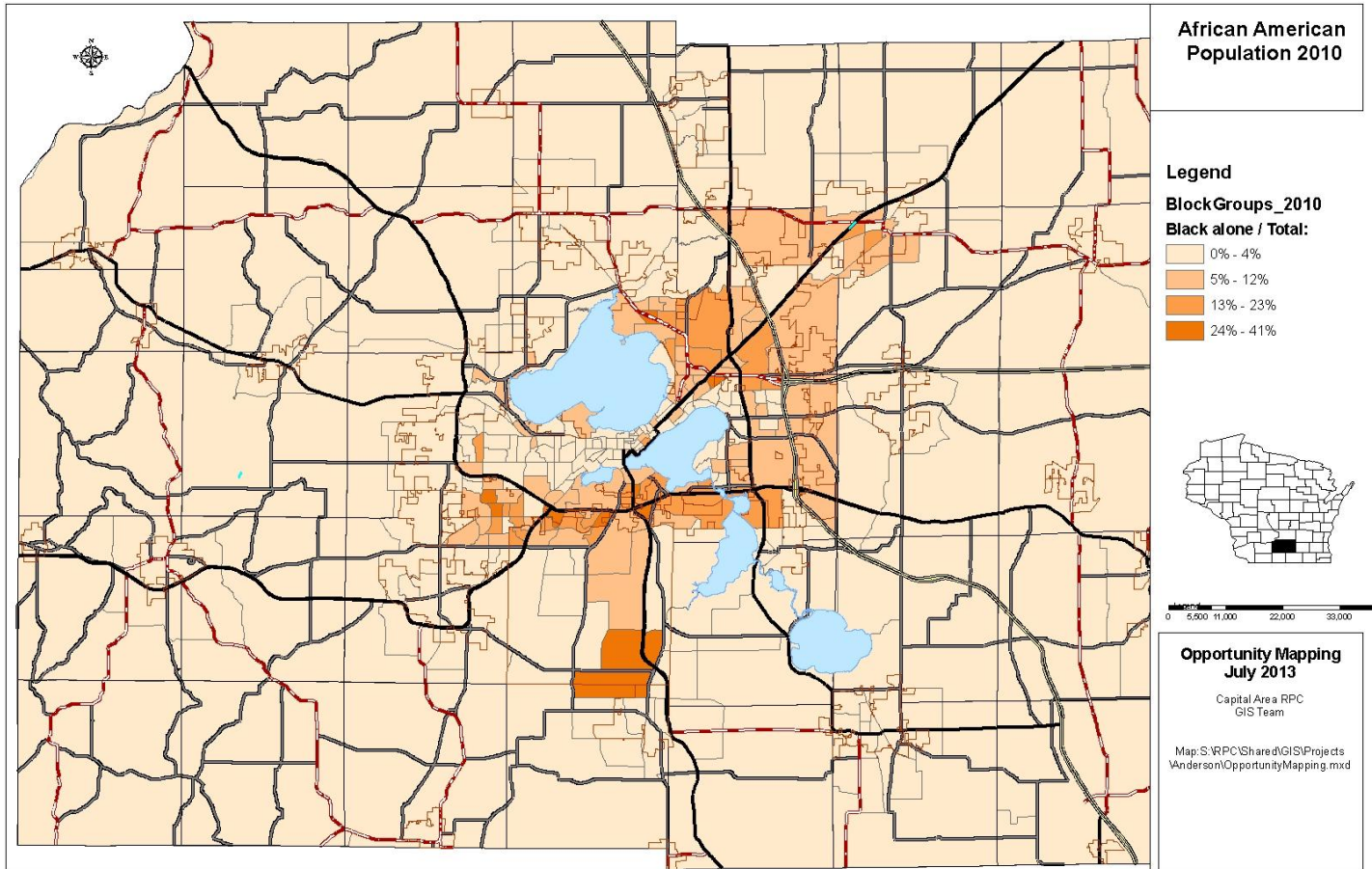
Source: U.S. Census Table DP-1: Profile of General Population and Housing Characteristics: 2010

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Hispanic persons are concentrated in the same areas as Blacks, some live in rural areas.

Figure 15 – Dane County Hispanic or Latino Population, 2010
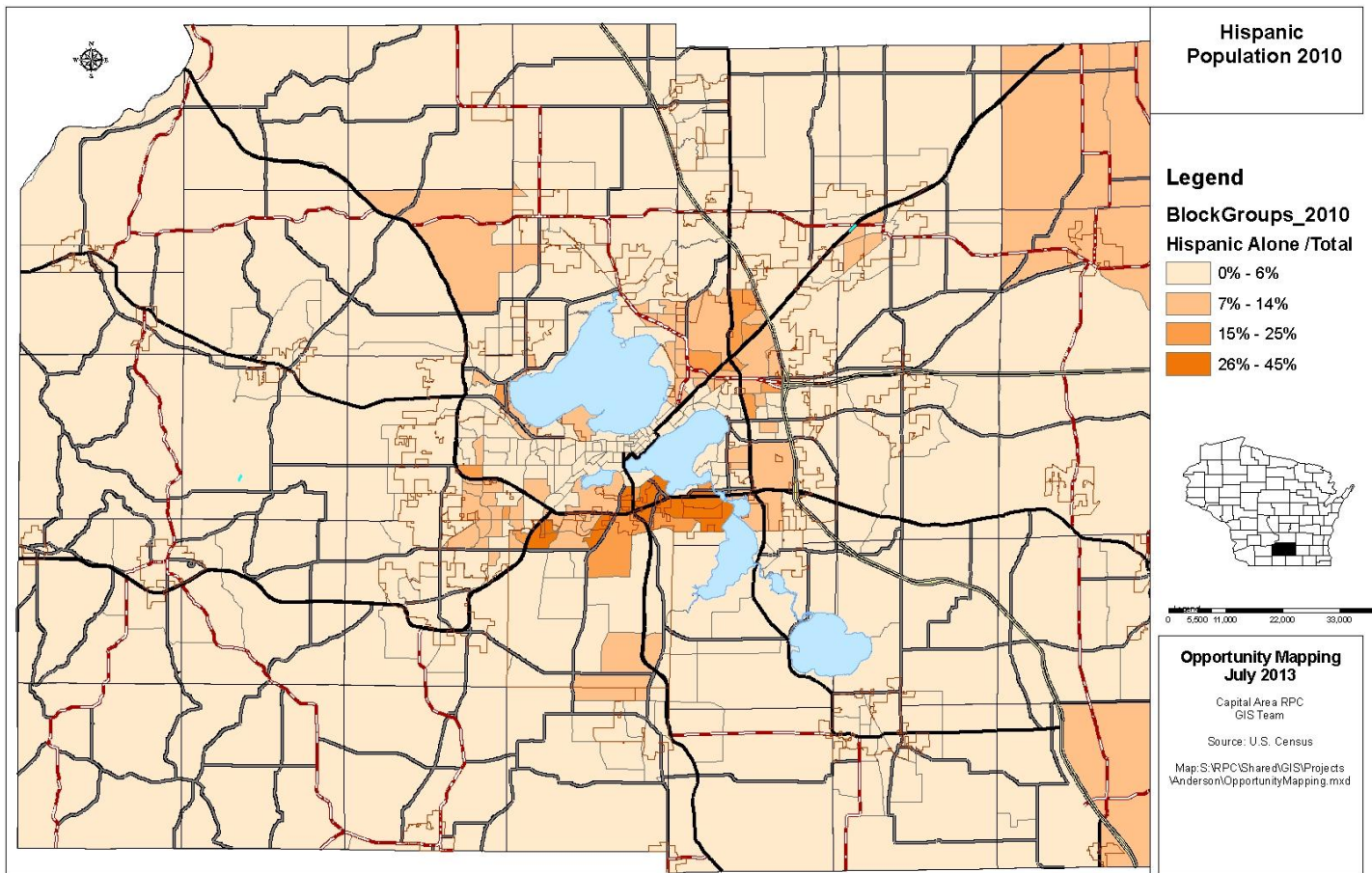
Source: U.S. Census Table DP-1: Profile of General Population and Housing Characteristics: 2010

Hispanic residents have their highest concentrations along the beltline between Verona Road and the Yahara River, and centered near Park Street. There is also a small concention on the east side, north of East Washington and along Hwy 51.

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Concentrations of Asian residents follow a somewhat different pattern than other people of color.

Figure 16 – Dane County Asian Population, 2010
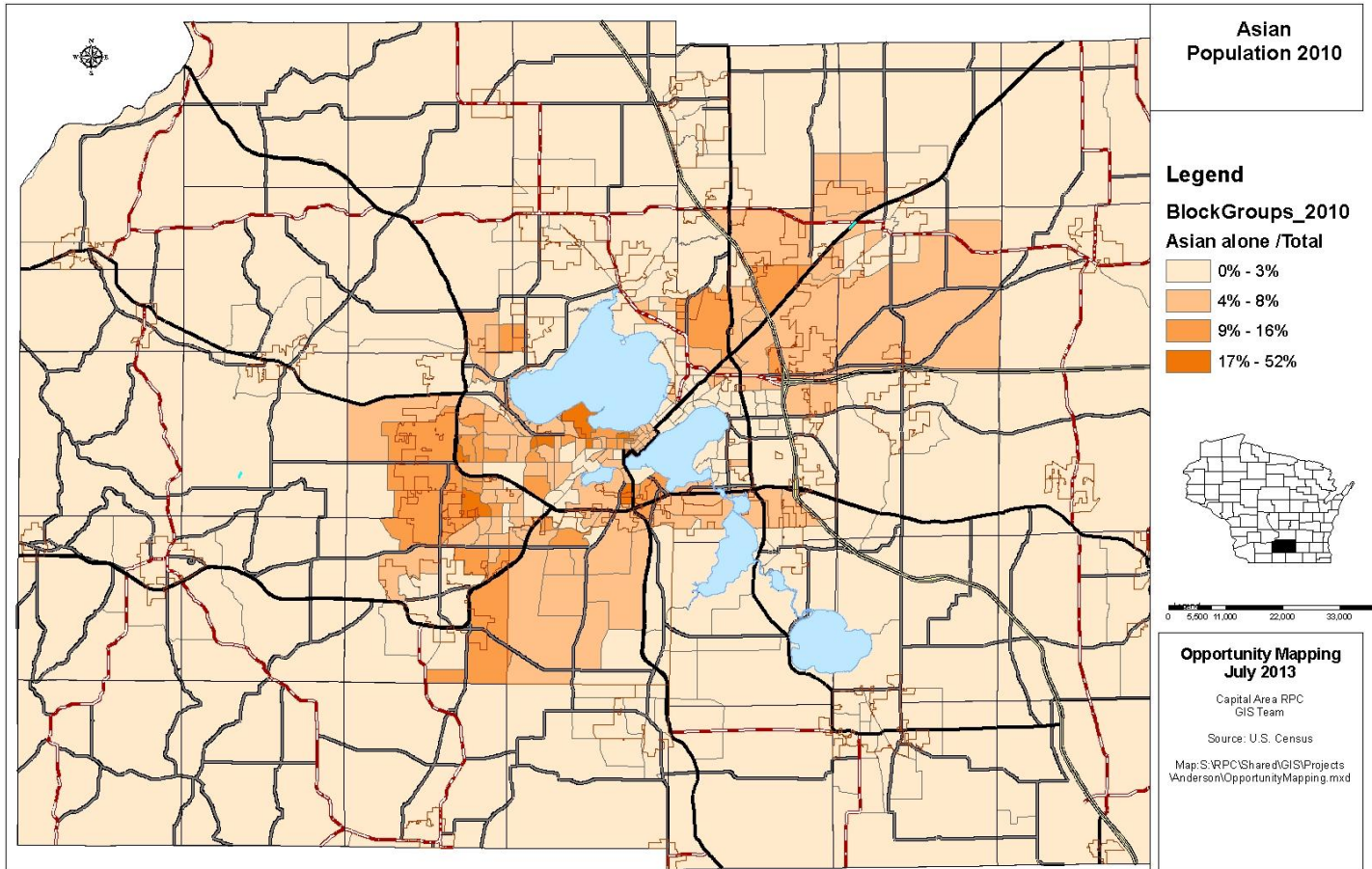
Source: U.S. Census Table DP-1: Profile of General Population and Housing Characteristics: 2010

Concentrations of Asian residents (middle map) follow a somewhat different pattern, with high levels of population following University Avenue, from campus to Whitney Way, along West Washington and Park Street south of Wingra Creek, and near the beltline on the west side.

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Asian residents live primarily along University Avenue, from campus to Whitney Way, along West Washington and Park Street south of Wingra Creek, and near the beltline on the west side.

Figure 17 – **Geography of Asian Races/Ethnicities, 2010**
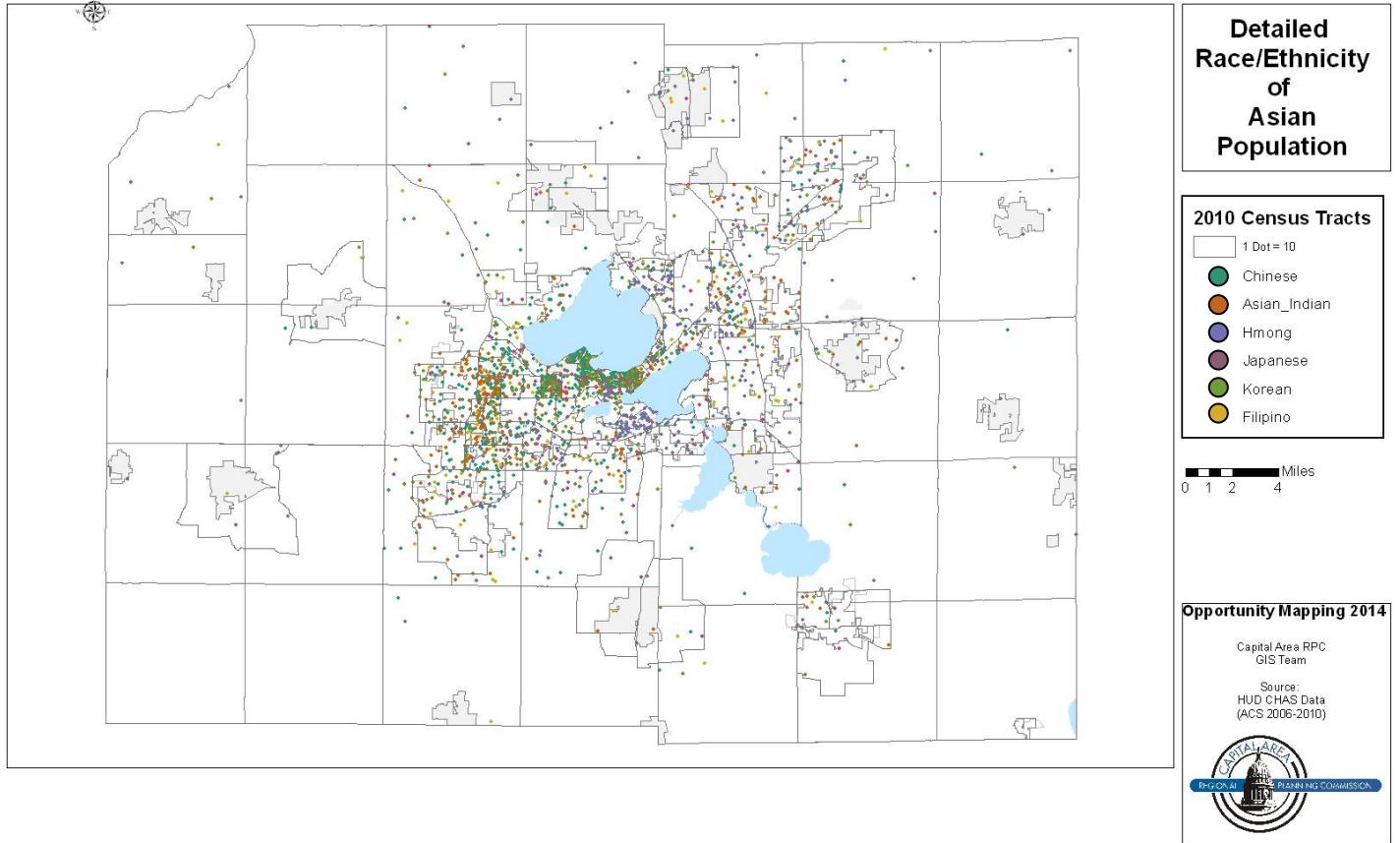
Source: U.S. Census Table PCT7: Asian Alone or in Combination with One or More Races: 2010

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Age

As people progress through life they play different roles in society and have different contributions and desires. Demographers group people in age categories to better understand community dynamics such as education and housing. Figure 18 below serves to illustrate a rough delineation of these groups and highlights some of their roles or needs in each stage of life.

Populations of different age groups are not uniform because different generations have smaller and larger numbers of people. The "Baby Boomers" are one well-known cohort. Their children explain a swell in school enrollment through the 2000s and their retirement from the workforce will be responsible for the strong increases in the number of empty nesters and elderly Dane County residents through about 2025 and 2025—2040 respectively (See Figure 20 below).

People play different roles and have different needs during stages in their lives.

Figure 18 – Life Stage Categories

Age	Description	Role
0-4	Infants and Toddlers	Families, dependents
5-19	School-Aged Children	Familes, dependents, primary through higher education
20-24	College-Aged Adults	Higher education, new household formation
25-34	Young Adults	New households, first-time homebuyers, young children
35-54	Career Adults	Highest earning, move-up homebuyers, older children
55-74	Empty Nesters	College-aged children, decreased housing needs, retiring
75+	Elderly	Increasing needs for housing and medical services

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Distribution of the population in different age groups has shifted over the past three decades.

Figure 19 – Population of Life Stage Groups by Decade
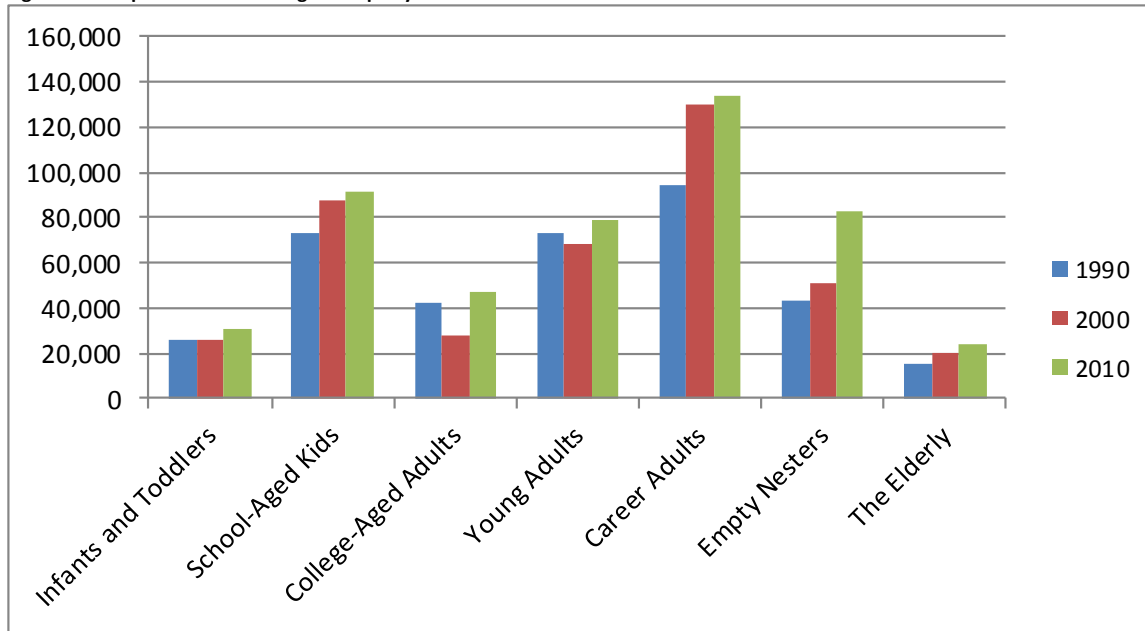
Source: U.S. Census Table DP-1: Profile of General Population and Housing Characteristics:1990- 2010

Age group distribution for Dane County is skewed by the relatively large population of students at UW-Madison (and other colleges and universities), and this high proportion of students has large impacts on statistics for the county as a whole. As an example, data from a Census Bureau working paper entitled "Examining the Effects of Off-Campus College Students on Poverty Rates"[8] indicates that **Dane County's poverty rate dropped from 13% to 9% when students living off campus, on their own were excluded from the calculation.**

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[8] Examining the Effect of Off-Campus College Students on Poverty Rates

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Retiring Baby Boomers will be responsible for the strong increases in the number of empty nesters and elderly Dane County residents through about 2025 and 2025—2040 respectively.

Figure 20 - Projected Population Trends for Age Groups: Dane County
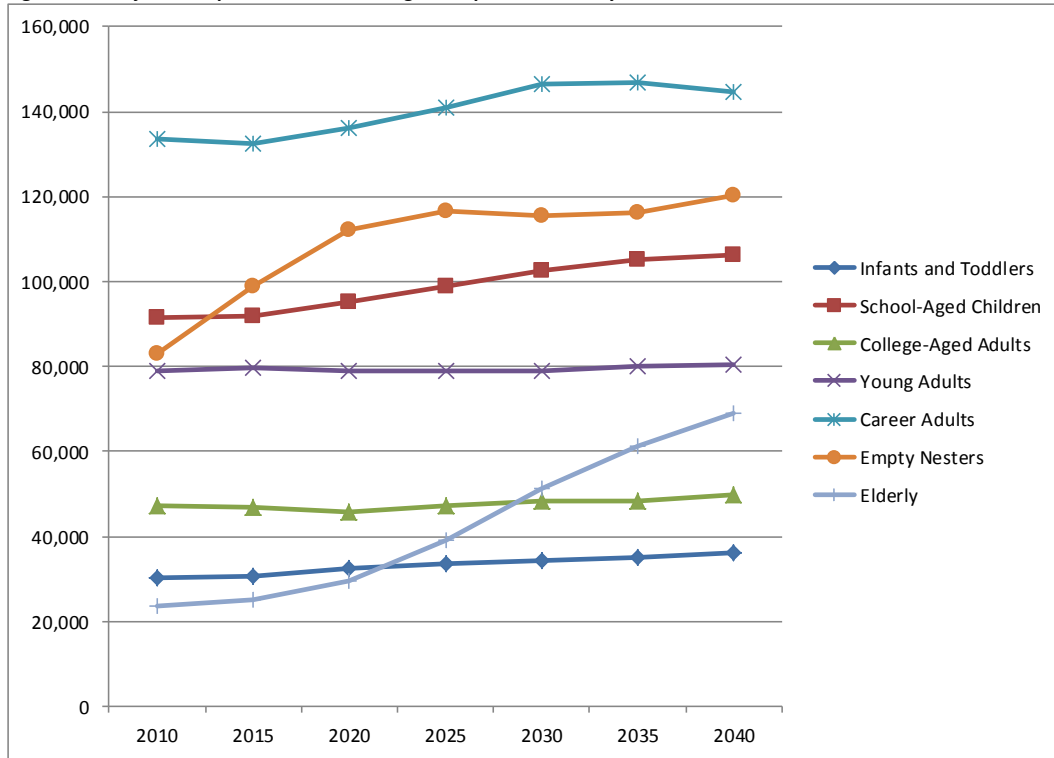
Source: State of Wisconsin Department of Administration Population Projections (2013)

Figure 21 illustrates the stark contrast between the older and younger generations in Dane County in terms of racial composition. People of color make up only around five percent of adults aged 65 and older in Dane County whereas they comprise 33% of children under five years old. Generational shifts such as this will have a profound effect on the future workforce and school system.

People of color make up only around five percent of adults aged 65 and older in Dane County whereas they comprise 33% of children under five years old.

Figure 21 – Racial Composition of Age Groups: Dane County, 2010
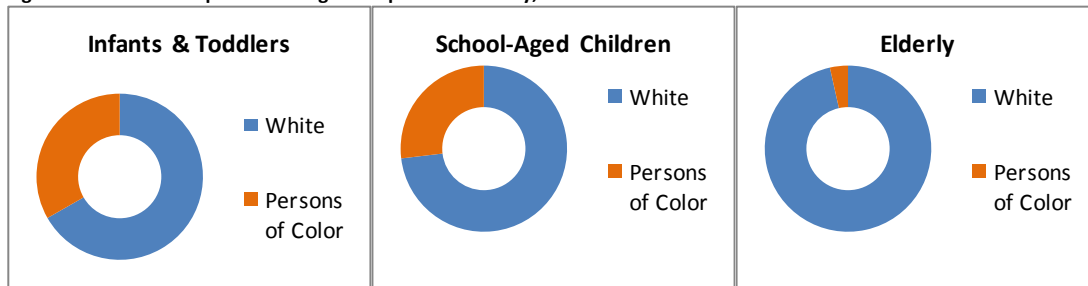
Source: U.S. Census Table DP-1: Profile of General Population and Housing Characteristics: 2010

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Labor Force and Income

Median household income in Dane County for the period between 2007 and 2011 was $61,913 (Figure 22), around $9,000 higher than the median for both the Wisconsin and the United States. This higher median income in Dane County is due to economic strengths described above. On

> Median family income (2007—2011) for Blacks in Dane County is two thirds that of Asian and Hispanic families and a little over one third that of White families.

the surface Dane County's higher income and lower unemployment rates are positive statistics for the Madison area. However, this level of prosperity is not uniformly shared.

Incomes are higher on average than in Wisconsin and throughout the United States.

Figure 22 – Median Annual Household Income and Benefits, 2007-2011
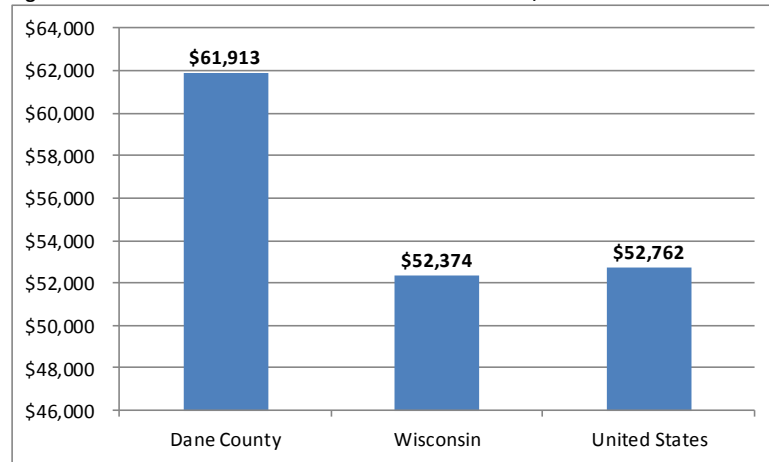
Source: U.S. Census Bureau: American Community Survey: 2011 (5-Year Estimate)

One of the clearest pictures of racial inequality in Dane County is illustrated in Figure 23 below. **Median family income (2007—2011) for Blacks in Dane County is two thirds that of Asian and Hispanic families and a little over one third that of White families.**

The average Black male—working full-time, year-round—made a third less than a White or Asian male. Female, Black workers saw similar discrepancies. Male, Hispanic workers individually earned a lower median income than any other reported group: $27,850. Median female pay is generally lower than for males of the same racial/ethnic background, the one exception being Hispanic females who earned a median yearly income $2,000 higher than their male counterparts.

> Blacks were between three to five and a half times as likely as Whites or Hispanics to be unemployed in 2012: 21% Black unemployment vs. less than 5% White unemployment. Black unemployment in Dane County was also higher than Black U.S. unemployment (17%).

Unemployment rates in Dane County (Figure 24) have tracked two to four percentage points below the national average and two percentage points below state unemployment levels during the period from 2006—2012, increasing by almost two percentage points to 6% total unemployment over the last three years. This is not the case across all groups.

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Median family income for Blacks in Dane County is two thirds that of Asian and Hispanic families and a little over one third that of White families.

Figure 23 - Median Income and Benefits by Race and Ethnicity, 2007-2011[9]
(In 2011 Inflation-Adjusted Dollars)
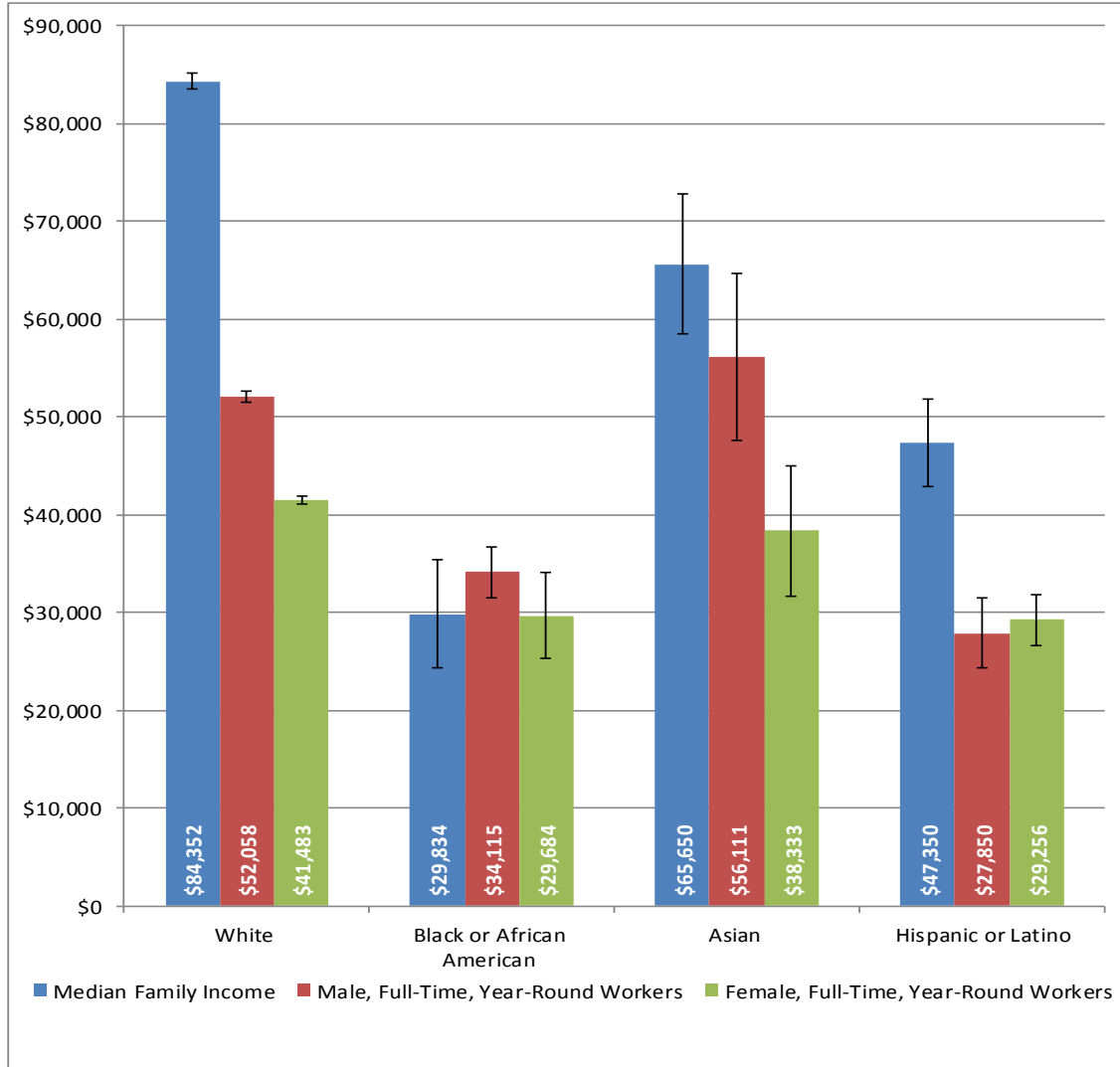
Source: U.S. Census Bureau: American Community Survey: 2011 (5-Year Estimate)

The widest gaps in employment rates between racial and ethnic groups are the Black-White and Black-Hispanic disparities from 2010—2012. Blacks were between three to five and a half times more likely than Whites or Hispanics to be unemployed. During this period it was estimated that 21% of Blacks in Dane County were unemployed (+/-4%), compared to 18% of Blacks unemployed nationally, and *at least 50%* higher than any of the other major racial and ethnic group in Dane County.

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[9] Margin of Error indicators occur in Figure 23 as well as Figure 24 on page 32 because these data were taken from American Community Survey estimated values. The upper and lower whiskers on these bars represent the confidence interval for each characteristic; the bars themselves indicate the predicted value. Unless otherwise noted data in this report are taken from Decennial Census datasets and are not published with margins of error.

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Blacks were between three to five and a half times more likely than Whites or Hispanics to be unemployed.

Figure 24 – Unemployment Rates by Race and Ethnicity, 2010—2012
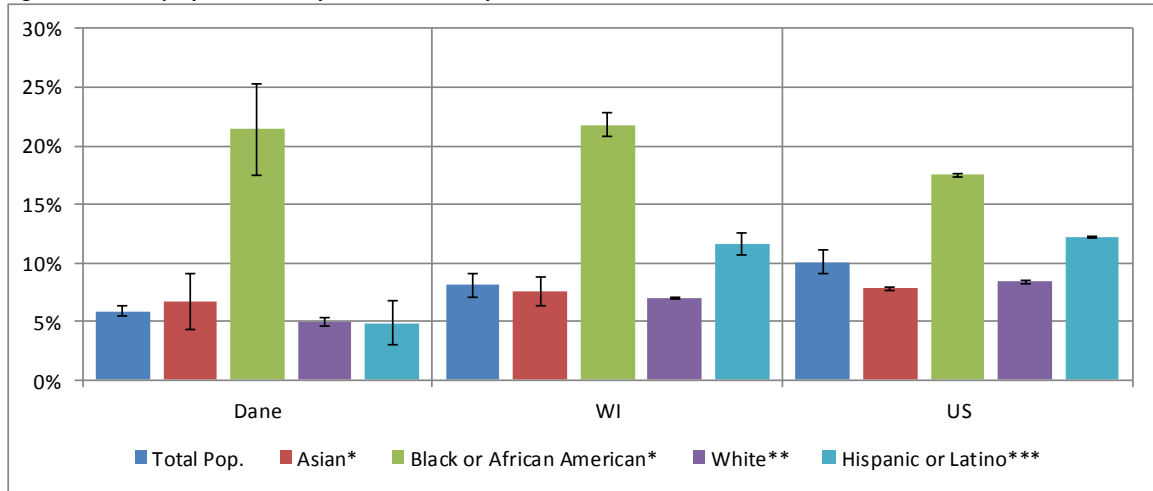
Legend: ■ Total Pop. ■ Asian* ■ Black or African American* ■ White** ■ Hispanic or Latino***

*Race Alone; **Race Alone, Not Hispanic or Latino; ***Any Race or Combination of Races
Source: U.S. Census Bureau, ACS, S2301 "Employment Status," Three Year Estimates

Fifty-six percent of Black adults and 45% of Hispanic adults have some college or associate's degree or higher that will be required for projected job openings…

Figure 25 - Highest Level of Educational Attainment by Race and Ethnicity, 2008-12*

Legend:
■ Less than High School Diploma
■ High School Graduate, GED or Alternative
■ Some College or Associate's Degree
■ Bachelor's Degree or Higher
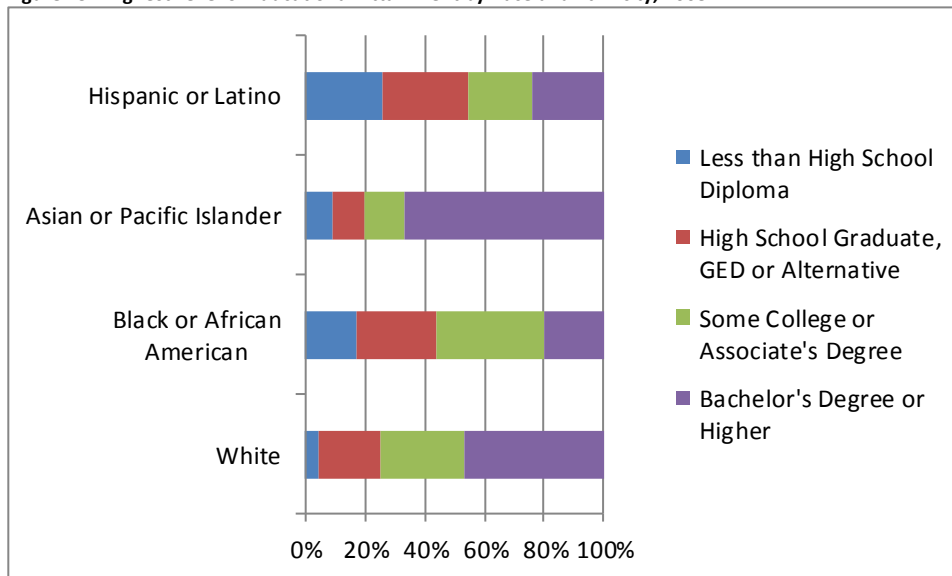
*Note: Highest level of educational attainment applies to all persons aged 25 and older in Dane County
Source: U.S. Census Bureau, American Community Survey 2008-12 (Five Year Estimates)

Between 2010 and 2020, there will be a projected 55 million new job openings in the United States, with 36 million, or about two thirds, requiring some form of post-secondary education. It is estimated that there will be a deficit of 5 million workers nationwide due to lagging levels of post-secondary educational attainment. In Dane County, however, 56% of Black adults and 45% of Hispanic adults have some college or associate's degree or higher that will be required for new job openings; compared to 75% of White and 80% of Asian adults.

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About two thirds of projected job will requite some form of post-secondary education.

Figure 26 - United States Job Openings by Educational Requirement, 2010-2020
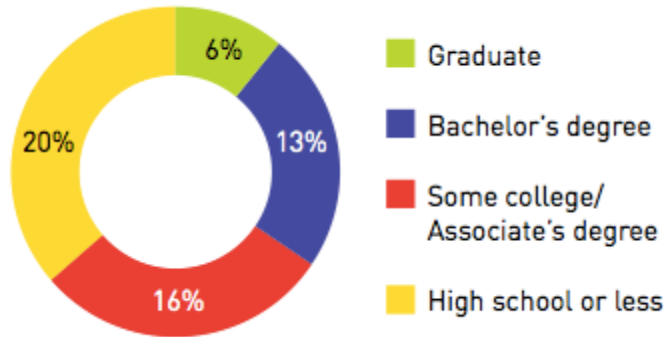
Source: Anthony Carnevale and Jeff Strohl, "Separate and Unequal": Georgetown University, Center on Education and the Workforce, July 2013 and PolicyLink "All in Nation", July 2013.

Educational demand for new jobs is also estimated for the state of Wisconsin. Similar to the nationwide job openings, demand for employees with any level of post-secondary education is expected to increase by at least 8%, about double the rate for new employees without a post-secondary degree. (See Figure 26). More detailed data on the future composition of Wisconsin's workforce can be found in the Georgetown University Center on Education and Workforce report entitled "The Midwest Challenge." (See Figure 27)

In Wisconsin, demand for employees with any level of post-secondary education is expected to increase by at least 8%.

Figure 27 - Projected Educational Demand for New Jobs in Wisconsin, 2008-2018

	2008	2018	% change
High school dropouts	231,000	241,000	4%
High school graduates	984,000	1,026,000	4%
Some college	664,000	704,000	6%
Associate's	338,000	366,000	8%
Bachelor's	554,000	600,000	8%
Graduate	231,000	255,000	10%

Source: Anthony Carnevale and Nicole Smith, "The Midwest Challenge": Georgetown University, Center on Education and the Worldforce, September 2011.

Persons with Disabilities

It is estimated that 43,009 members of the civilian, non-institutionalized population of Dane County lived with a disability in 2011, representing 9% of the population. The proportion of the population with a disability differs with the segment of the population in question. The Census Bureau reports disability status in four large age groups: under five, 5—17, 18—64, and 65 and up. One percent, five percent,

seven percent, and 30% of each of these groups (respectively) live with a disability. To avoid being misled by the data, it is useful to look at what is included in the definition of "disability."

Disabilities for children under the age of five are only reported under two categories, "Hearing Difficulty" and "Vision Difficulty." While hospitals and doctors are required to test for, and are able to easily discern these categories of disability at a very young age, other types of disability may not be applicable to that age group, or are difficult to discern at such a young age. Beginning at the age of five, the Census Bureau begins to record responses in the following disability categories: "Cognitive," "Ambulatory," and "Self-Care." At the age of 18, "Independent Living" is added to the list of disabilities. (A disability which would not apply to a child who lives with parents.)

Under 65
Not surprising, the proportion of the population experiencing hearing, vision, or ambulatory difficulty is higher in people over 18 compared to those under 18. This is due to the natural aging process and the passage of time allowing for assessment and determination of the presence of a disability. In most cases these disabilities affect a proportion of the 18-64 population two to three times larger than the population aged 5—17. Still, no single category of disability affects more than 4% of either population. Cognitive disabilities are by far the most pervasive, affecting 4% of the population aged 5—17 and 3% of the population aged 18—64. Again, due to the natural aging process and assessment processes, ambulatory difficulties are reported as affecting 3% of the 18—64 population, as compared with 0.6% of the 5—17 population.

Over 65
While the incidence of disability among the population aged 64 and under is relatively consistent, the proportion of disabilities among the population aged 65 and older are much higher. As one might expect, aging has its effect on hearing, sight, cognitive function, locomotion, and the ability to live independently. *Almost 30% of the population over 65 lives with a disability.* Ambulatory, hearing, and independent living difficulties are the most common disabilities at 18%, 14%, and 13% respectively. As the Baby Boom generation continues to retire and as medical advances further lengthen life expectancies, the proportion of the population who are retired and, as defined previously, are elderly will continue to increase beyond levels that have previously been experienced. As a result, the proportion of the population living with a disability can be expected to increase in the coming years.

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D. How We Live: Households and Housing

The previous sections described the people of Dane County in terms of population trends, race and ethnicity, the types of jobs they hold, occupations, and disabilities. Another important aspect to understanding a region is how people group together in living situations. This section explores how the people of Dane County live, in terms of the households they form, and the housing units they occupy.

Households

Dane County follows the national trends in household size and composition: decreasing household and family sizes, increasing numbers of single-parent families, a decline in the percentage of married couples and an increase in unmarried, cohabitating pairs. Additionally, Dane County is seeing an increasing percentage of single, never-married persons and increasing variety of family arrangements e.g. children living with grandparents, aunts, uncles, and in other guardianship arrangements.

Family and household size is decreasing in Dane County while the number and variety of household composition is increasing.

Figure 28 - Changes to Household and Family Size, 2000—2010

	1990	2000	2010
Total Number of Households	142,231	173,484	203,750
Average Household Size	2.76	2.37	2.33
Average Family Size	3.04	2.97	2.95

Source: U.S. Census Table DP-1: Profile of General Population and Housing Characteristics: 2010

Households can be grouped into two general categories: Households with Children (Families) and Households without Children, which may or may not be "Families." The term "family" indicates that two or more of the household's residents are related by marriage or by blood.

Households with Children	Households without Children
Married couple families	Married-Couple families
Domestic partner families	Domestic Partner families
Single parent families	Unrelated people together
Families with other guardians	Single persons

Figure 29 below shows changes in number of different types of households between 1990 and 2010 in Dane County. **Non-family households increased 59% during this period, from 54,885 to 86,998. More than three fourths of this growth was the result of increasing numbers of single-person households.** Single-persons living alone accounted for 30% of households in 2012. In 1970 that figure was 17%.

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While family households remained larger than non-family, they increased at a slower rate (34%, from 87,346 to 116,752). Figure 29 also shows trends in married and other family arrangements. Overall, the make-up of families is changing. Although the number of married-couple families increased, the numbers of "traditional" families – married couples with own children – is declining. From the 2005-7 to the 2010-12 periods, the number of "traditional families" declined from 40,333 to 39,258.[10] They now comprise 28% of households, compared to 40% in 1970., "Non-traditional" families (see listing above), in contrast, increased 17% during this period.

> Non-family households accounted for most new households from 1990-2010. The make-up of families is changing. The number of married couples with their own children is declining, while other family types are increasing.

Although the number of married-couple families increased, the numbers of "traditional" families—married couples with own children—is declining.

Figure 29 – Changes to Household Types, Dane County 1990—2010
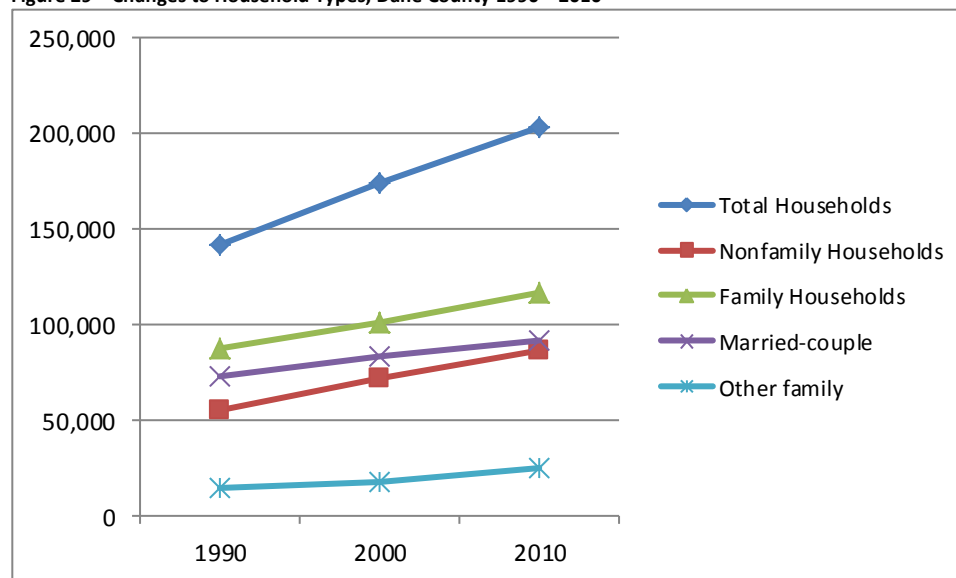
Source: U.S. Census Table DP-1: Profile of General Population and Housing Characteristics: 1990, 2000, 2010

The proportion of single parent families increased significantly since 1980. In 2010 2% of Dane County households were single father households and 6% were single mother households.[11] Discrepancies in the number of single parent households can be seen between racial/ethnic groups in Figure 30 below. **The proportion of families of color where a second parent was not present in the home is higher than White families across racial/ethnic groups in Dane County.** Black families in 2010 were over four times more likely than White families to have only one parent present, Hispanic families were two times more likely.

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[10] U.S. Census, American Community Survey 3-Year Estimates
[11] Source: U.S. Census Bureau: Decennial Census: QT-P11 "Profile of General Population and Housing Characteristics," 2010

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The proportion of families of color where a second parent was not present in the home is higher than White families.

Figure 30 - Single Parent Family Households in Dane County, 2010[12]

	Total Households	Single Parent Households	% of Households
Asian*	4,517	697	15.4%
Black or African American*	5,316	2,577	48.5%
White**	100,034	11,452	11.4%
Hispanic or Latino***	5,481	1,323	24.1%
*Race Alone; **Race Alone, Not Hispanic or Latino; ***Any Race or Combination of Races			

Source: U.S. Census Bureau: Decennial Census: QT-P11 "Profile of General Population and Housing Characteristics," 2010

Housing

Production of new housing units in Dane County fell from a high of more than 5,000 in 2003 to about 1,000 in 2010, due to the great recession, before rebounding slightly in 2011-12. Housing production in the county is roughly split between Madison and non-Madison, and between single-family and multi-family units (with more multi-family units being built in Madison). Median sales price peaked at close to $220,000 before falling slightly to about $200,000 in 2012. Low production and growing demand for apartments led to a very low vacancy rate of 2%, putting upward pressure on rents and fueling a boom in apartment construction, especially in Madison. The apartment boom also reflects shifting demand for more walkable areas, as identified in a recent CRSC-sponsored market study.

Housing supply

Prior to the great recession, housing production in Dane County reached a high of 5,458 new housing units in 2002 (See Figure 44). Production dropped precipitously to 1,070 in 2010 before rebounding during the following years.

Prior to the great recession, housing production in Dane County reached a high of 5,458 new housing units in 2002

Figure 31 – New Housing Units, 2000—2012
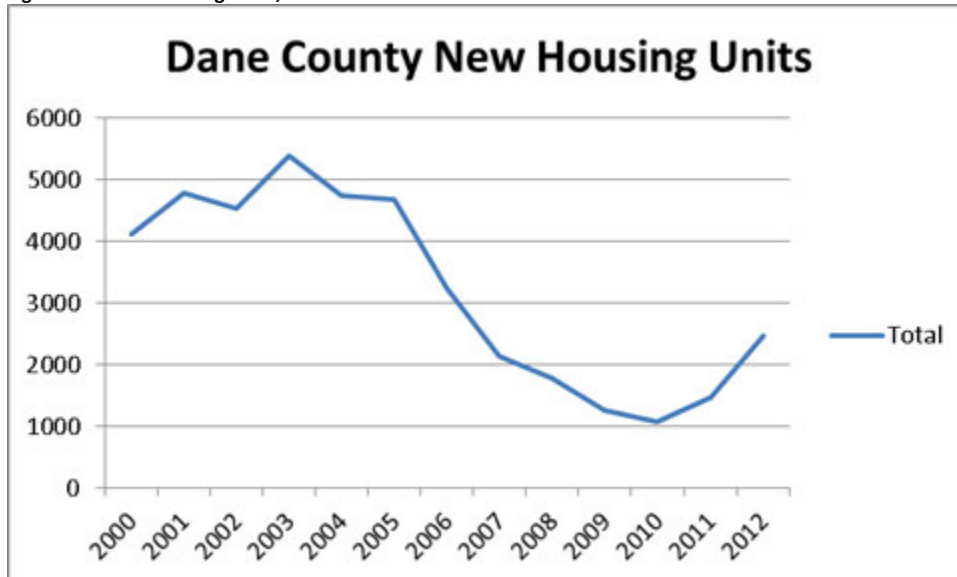
Source: CARPC Building Permit data

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[12] "female/male householder, no husband/wife present"

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During this first half of the decade (2001-2005), the City of Madison led production with just over 11,228 of the 24,215 new units (See Figure 32). Total housing production from 2006-2010 was about half as much as the previous five years, at 12,499 units. Madison continued to slightly out-pace smaller cities and villages in production (although comprising less than half of total production county-wide, with production in Towns added).

Total housing production from 2006—2010 was about half as much as the previous five years.

Figure 32– New Housing Units by Municipality Type, 2000—2012

New Housing Units by Municipality Type
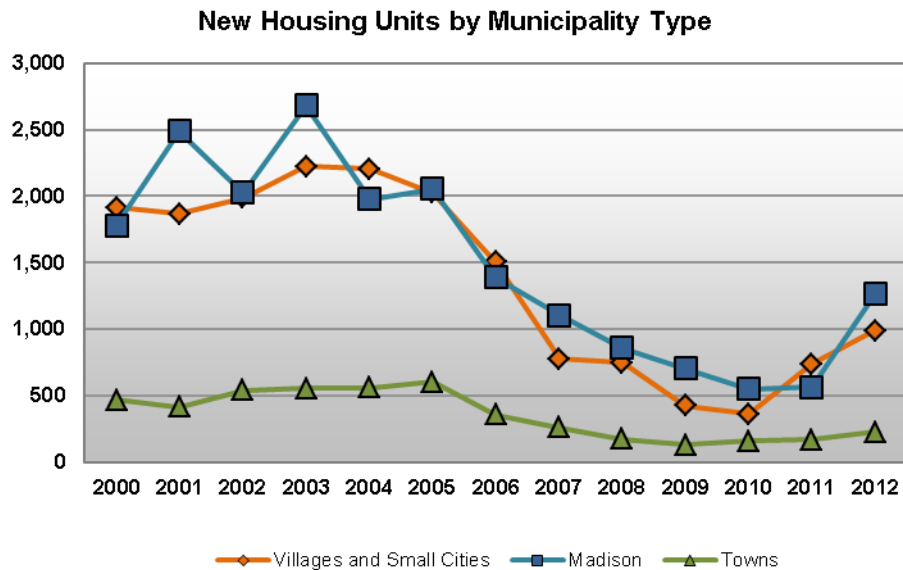
Source: CARPC Building Permit data

Single and multi-family unit production has been roughly equal over the first dozen years of this century, with multi-family slightly outpacing single-family. Two-unit building production topped 300 in 2003 before falling to below 50 new units a year starting in 2009. Most (61%) of the 2-unit and multi-family units built during this 13-year period were added in the City of Madison. Conversely, 69% of the single family units were built outside Madison.

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Single and multi-family unit production has been roughly equal over the first dozen years of this century.

Figure 33 – New Housing Units by Type, 2000—2012
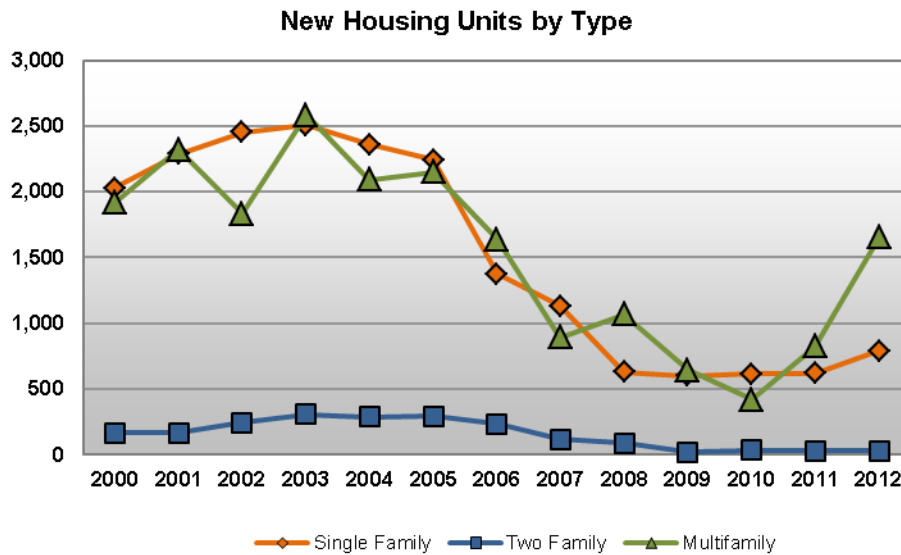
Source: CARPC Building Permit data

The median sale price for homes in Dane County rose significantly from $150,000 in 2000 to $217,500 in 2007. During the great recession, median price fell to $200,000 in 2012.

Figure 34 – Median Sale Prices, 2000—2012
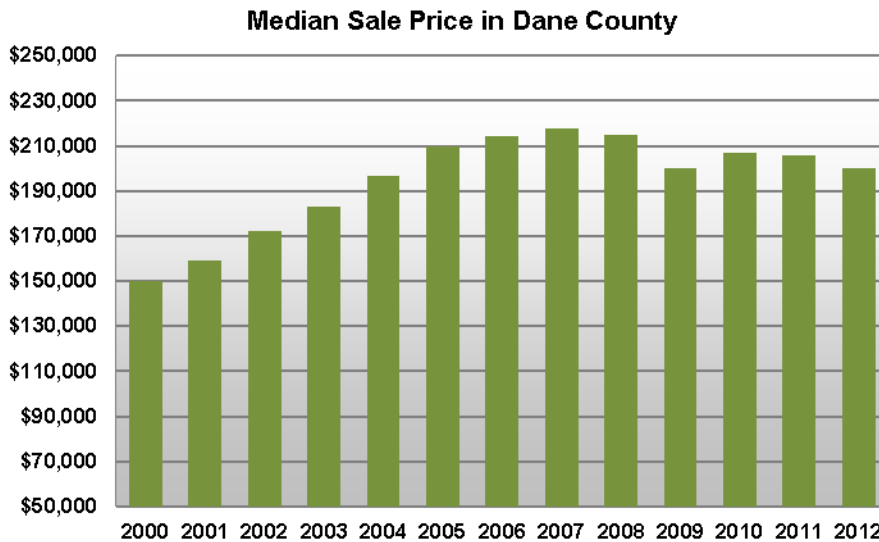
Source: Wisconsin Realtors Association

As housing rebounded after the great recession, apartment vacancy rates fell significantly in the Madison area, from 5% in 2006 to 2% in 2012 (see Figure 35). Rising demand for rental housing is discussed in the next section. The falling vacancy rate corresponds to the sharp jump in multi-family housing construction shown in Figure 33 above.

Apartment vacancy rates fell significantly in the Madison area, from 5% in 2006 to 2% in 2012.

Figure 35 – Madison Area Multi-Family Vacancy Rates, 2000—2011 (First Quarter)
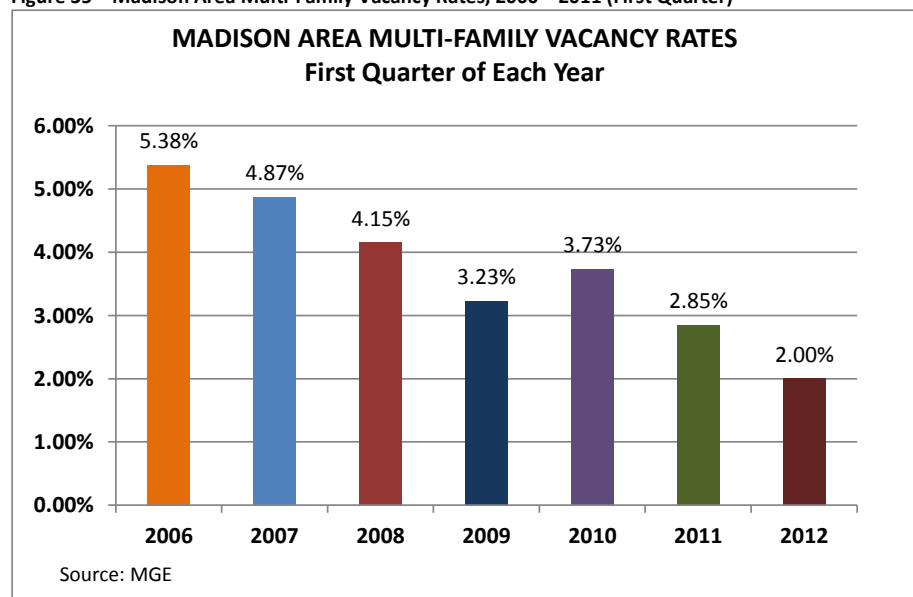
Source: Madison Gas & Electric

Housing demand – shifting demand

Capital Region Sustainable Communities commissioned a market study to estimate potential demand for housing and commercial space, over coming decades, in walkable and transit-supportive locations. The 2014 report, *Dane County Market Demand Study: Bus Rapid Transit and Other Local Investments in Walkable, Transit-Supportive Communities,*[13] found that **demographic and preference changes will continue to shift demand away from large-lot (1/6 acre or larger), single-family detached homes to other housing types**: ranging from small-lot homes to town homes to large and small multi-family homes. This shift results from changing demographics, as discussed in the Households section above, changing preferences towards more urban lifestyles, and reduced economic capacity to purchase homes given stagnant incomes and rising student debt.

Between 1990 and 2010, approximately 35,000 single-family homes were built in Dane County. Most of these, 29,000, were large-lot (1/6 acre or larger) suburban homes, representing 45% of all homes constructed during that period.[14] The Market Study found that, if this recent building trend continued, an additional 33,000 large-lot single-family units would be needed. Taking into account shifting demand preferences, however, the Market Study estimated that the demand would drop to 17,600 units from 2010 to 2035, or about half as many as the previous decades. Most, or about 70%, of the demand is estimated to be for smaller housing types, identified as "WTS [Walkable Transit Supportive] Compatible" in Figure 36. Multi-family homes are estimated to comprise 46% of new demand. Recently revised population projections lower these numbers (see call-out box)

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[13] Center for Neighborhood Technologies with Peloton Research Partners and Seth Harry & Associates, 2014, http://www.capitalregionscrpg.org/2013_postings/Market_Study/Final_Madison_WTS_Study-1-9-14.pdf
[14] Households and Housing Trends: Implications for Future Urban Development in Dane County, Wisconsin, White Paper, Staff of the Capital Area Regional Planning Commission, June 2011

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If recent building trends continue, an additional 33,000 large-lot single-family units would be needed..taking into account shifting demand preferences, however, estimated demand would drop to 17,600 units from 2010 to 2035, or about half as many as the previous decades.

Figure 36 – Walkable, Transit-Supportive &Single-Family Suburban Lot Development vs. Preference Demand
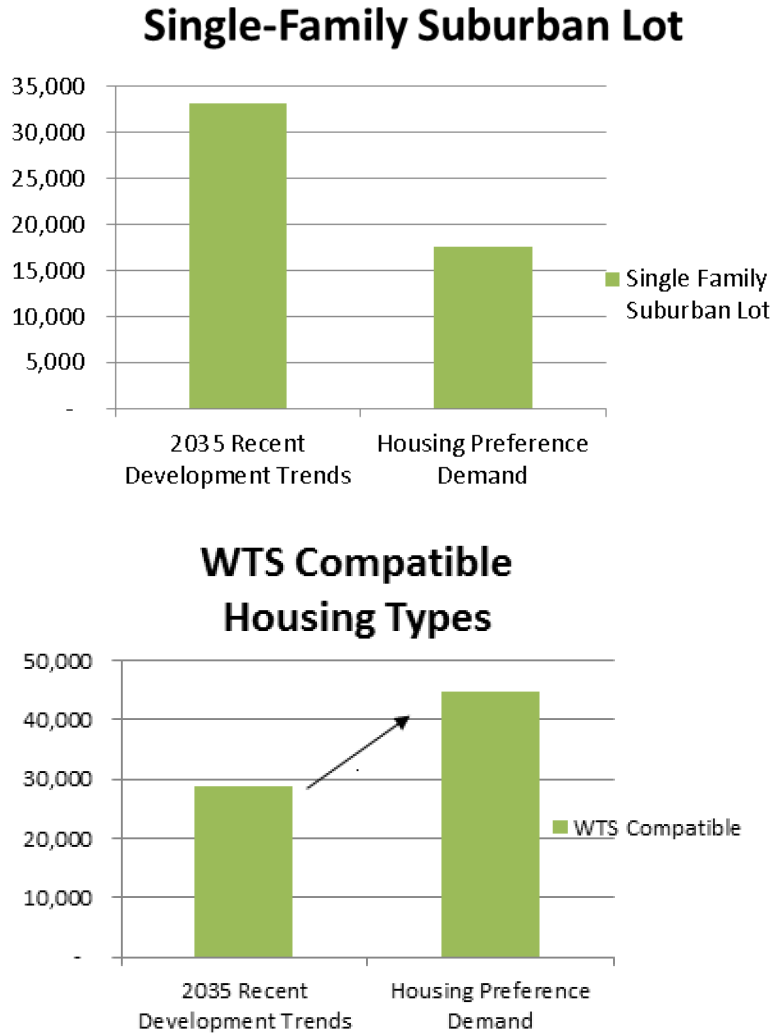
Source: Dane County Market Demand Study: Bus Rapid Transit and Other Local Investments in Walkable, Transit-Supportive Communities, Center for Neighborhood Technologies with Peloton Research Partners and Seth Harry & Associates, 2014

Affordability

Housing is considered affordable, according the U.S. Department of Housing and Urban Development, if it costs 30% or less of household income.[15] Of particular concern are low and moderate income (LMI) households that bear this cost burden because they have less money available for other essential needs. In Dane County, for the period 2008 to 2010, 51,195 LMI households pay more than 30% of income for housing.[16] These **cost-burdened households represent 26% of all households in the county**.

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[15] "Families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care."
http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/affordablehousing/
[16] US Census, Special CHAS tabulation, by US HUD, of 3-Year American Community Survey Data, 2008-2010.

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As shown in Figure 37, the vast majority of the very low-income households – those making at or below 30% of the county's median income[17] – are renters. Conversely, most of the moderate-income households (between 50% and 80% of median) are owners.

The vast majority of the very low-income households are renters.

About a quarter of county households are "cost burdened:" pay more than 30 percent of their income for housing. About one in seven households pay more than half of income for housing. Most of these "extremely cost burdened" households are very low-income renters.

Figure 37– Cost Burdens > 30% of Income by Household Income, 2008—2010
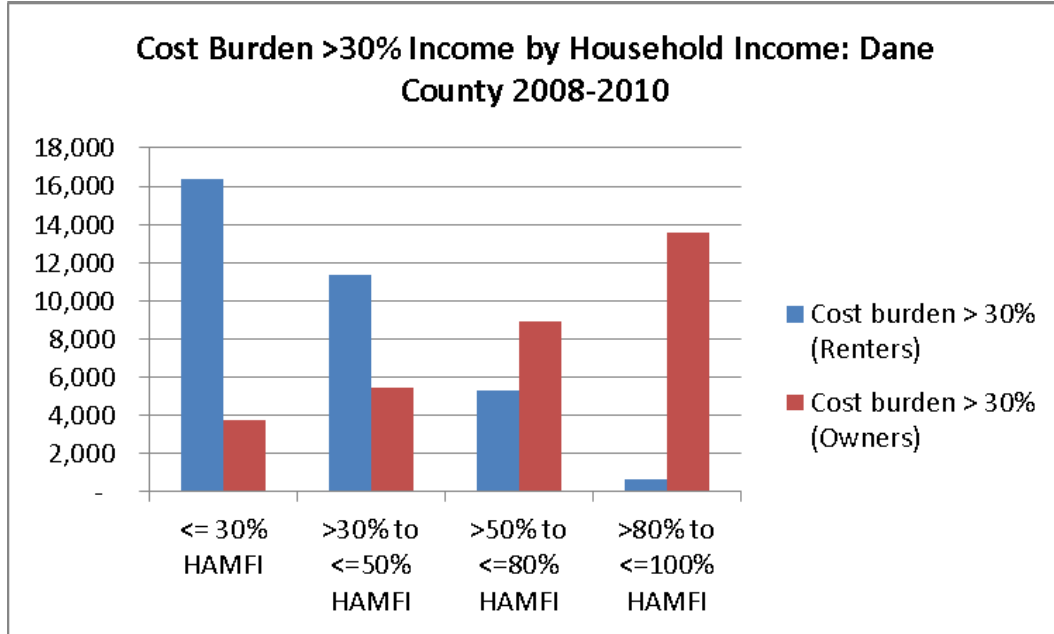
Source: US Census, Special CHAS tabulation, by US HUD, of 3-Year American Community Survey Data

As shown in Figure 39, most of the cost burdened renters live in the City of Madison, while most of the cost burdened owners in Dane County live outside Madison. This reflects, in part, a higher rate of home ownership outside Madison. Maps showing a more detailed distribution of housing affordability are presented in " Access to Opportunity/Housing."

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[17] HAMFI, or Housing Urban Development Median Family Income, which is reported for Dane County here.

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A high number of renters making less than 30% of the Median Family Income have a cost burden greater than 50%.

Figure 38 – Cost Burden > 50% by Household Income, 2008—2010
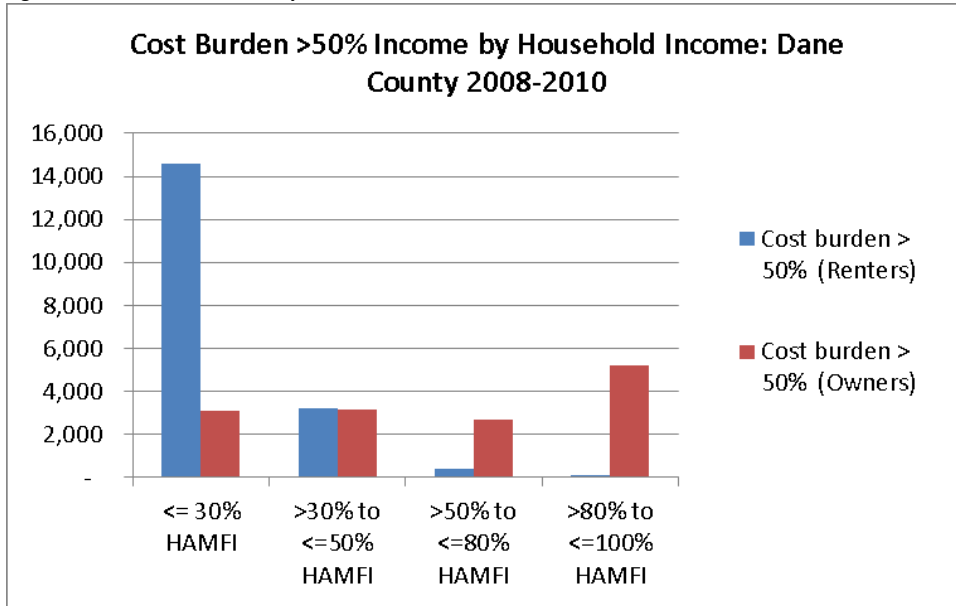
Source: US Census, Special CHAS tabulation, by US HUD, of 3-Year American Community Survey Data

Most of the cost burdened renters live in the City of Madison, while most of the cost burdened owners in Dane County live outside Madison.

Figure 39 – Cost Burdens by Household Income, Madison and Dane County (non-Madison), 2008—2010
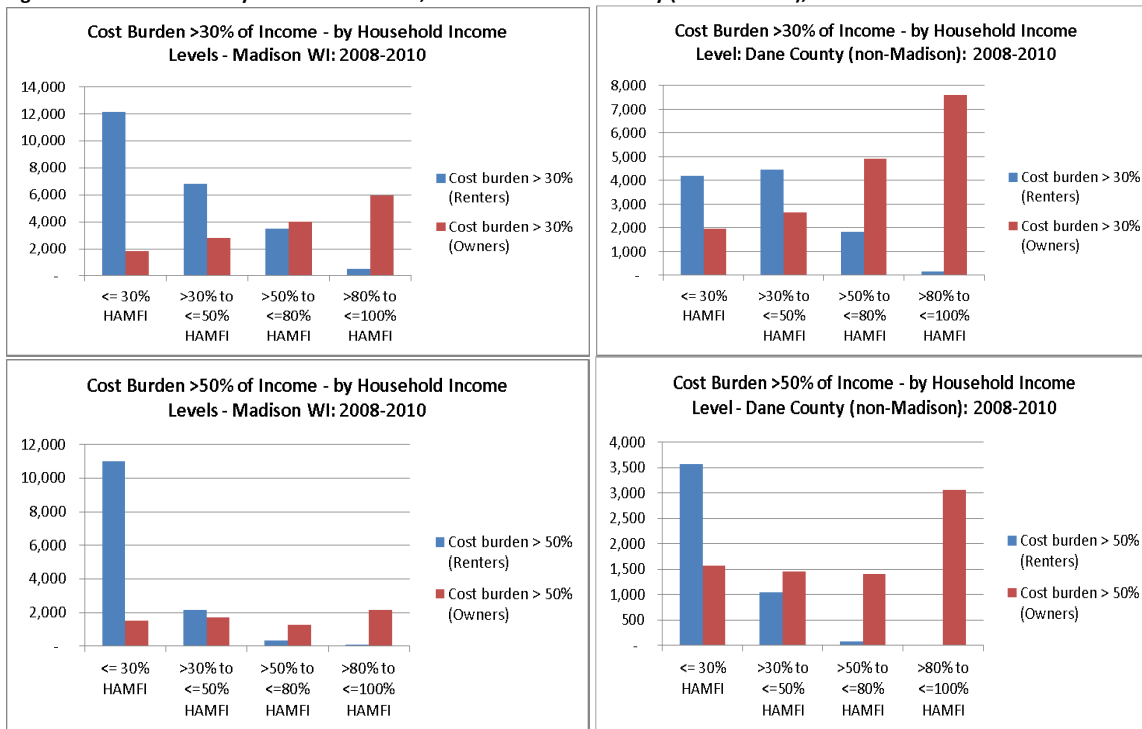
Source: US Census, Special CHAS tabulation, by US HUD, of 3-Year American Community Survey Data

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To eliminate all cost burdens would mean assisting approximately 51,000 low and moderate-income households that pay more than 30% of income for housing.

Figure 40 – Low & Moderate Income Households Paying More than 30% OF Income for Rent: Dane County, 2008—2010

Income by Cost Burden	Madison			Non-Madison			Dane County		
	Renters	Owners	Total	Renters	Owners	Total	Renters	Owners	Total
Household Income <= 30% HAMFI	12,145	1,815	13,960	4,200	1,980	6,180	16,345	3,795	20,140
Household Income >30% to <=50% HAMFI	6,850	2,835	9,685	4,470	2,655	7,125	11,320	5,490	16,810
Household Income >50% to <=80% HAMFI	3,480	4,020	7,500	1,835	4,905	6,740	5,315	8,925	14,240
Total	22,475	8,670	31,145	10,505	9,540	20,045	32,980	18,210	51,190

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

Alleviating severe cost burdens would require assisting approximately 27,000 households.

Figure 41 – Low & Moderate Income Households Paying More than 50% of Income for Rent: Dane County, 2008—2010

Income by Cost Burden	Madison			Non-Madison			Dane County		
	Renters	Owners	Total	Renters	Owners	Total	Renters	Owners	Total
Household Income <= 30% HAMFI	11,000	1,535	12,535	3,570	1,580	5,150	14,570	3,115	17,685
Household Income >30% to <=50% HAMFI	2,155	1,715	3,870	1,055	1,450	2,505	3,210	3,165	6,375
Household Income >50% to <=80% HAMFI	345	1,265	1,610	85	1,415	1,500	430	2,680	3,110
Total	13,500	4,515	18,015	4,710	4,445	9,155	18,210	8,960	27,170

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

What would it take to alleviate housing cost burdens in Dane County? To eliminate all cost burdens would mean assisting approximately 51,000 low and moderate-income households that pay more than 30% of income for housing (see Figure 40 and Figure 37) Alleviating severe cost burdens would require assisting approximately 27,000 households (Figure 41). Targeting resources to the most severe housing cost burdens could mean focusing assistance on the 14,570 very low-income. **Providing a Section 8 housing voucher worth approximately $600 a month to every very low income renter would cost more than a $100 million a year.**

In practice, a variety of strategies are needed to meet different household needs. For example, households of different sizes, and with or without children, have different housing needs. Moderate-income households may benefit from homeowner assistance or market-rate rental housing construction. Very low-income households likely require higher levels of assistance such as section 8 or low-income housing tax credits.

E. Access to Opportunity

Previous sections of this report described the growing diversity and shifting demographics of people in Dane County with respect to age, race, ethnicity, disability, household composition and occupation. The region maintains a strong economy rooted in core sectors such as health care and professional services, but with unequal participation in prosperity, mostly along racial and ethnic lines. The housing market is rebounding following a sharp drop in production during the great recession. Multi-family housing dominates recent construction, and is likely to continue due to anticipated shifts in housing demand. Affordability continues to elude about a third of county households.

The report in this section turns from the background and trend information to a description of opportunities. Communities strive to create opportunities for residents to fulfill their potential to be healthy, happy and productive members. They invest in schools, cultural and recreational facilities. They promote economic development and workforce training. And they provide infrastructure for transportation and other vital services.

Ideally, these opportunities are accessible to all community members. A core tenet of the American Dream is that everyone should be able to get ahead through hard work and perseverance regardless of the zip code where they were born and raised. Realizing this fairness principle also promotes strong regional economies. Those regions with smaller economic disparities perform better economically,[18] The following maps portray the distribution of these opportunities in Dane County.

This section explores the following measures of opportunity:
- Jobs
- School quality
- Healthy Foods
- Income
- Housing
- Mobility
- Park and Open Space
- Community Centers

Jobs

Figure 42 and Figure 43 show employers represented by circles. The circles vary in size with larger circles representing greater number of employees (jobs). It is not surprising that **jobs are concentrated in downtown Madison, the University of Wisconsin, and along major transportation thoroughfares – especially the beltline** (U.S. Highways 12/14) through southwest and west Madison and Middleton, along Park Street and the beltline, East Washington, and Stoughton Road (U.S. Highway 51).[19]

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[18] Benner, Chris and Pastor, Manual; Just Growth: Inclusion and Prosperity in America's Metropolitan Regions; Routledge, 2012

[19] Epic Systems in western Verona (bordering Madison on the southwest) is under-represented in this map because it has added thousands of employees since 2010 when this data was collected. Jobs are also shown in suburban communities, particularly Sun Prairie (northeast of Madison), Fitchburg (south), Middleton (west), Waunakee (north) and Stoughton (southeast).

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Jobs are concentrated in downtown Madison, the University of Wisconsin, and along major transportation thoroughfares – especially the beltline.

Figure 42 - Dane County Employers, 2010
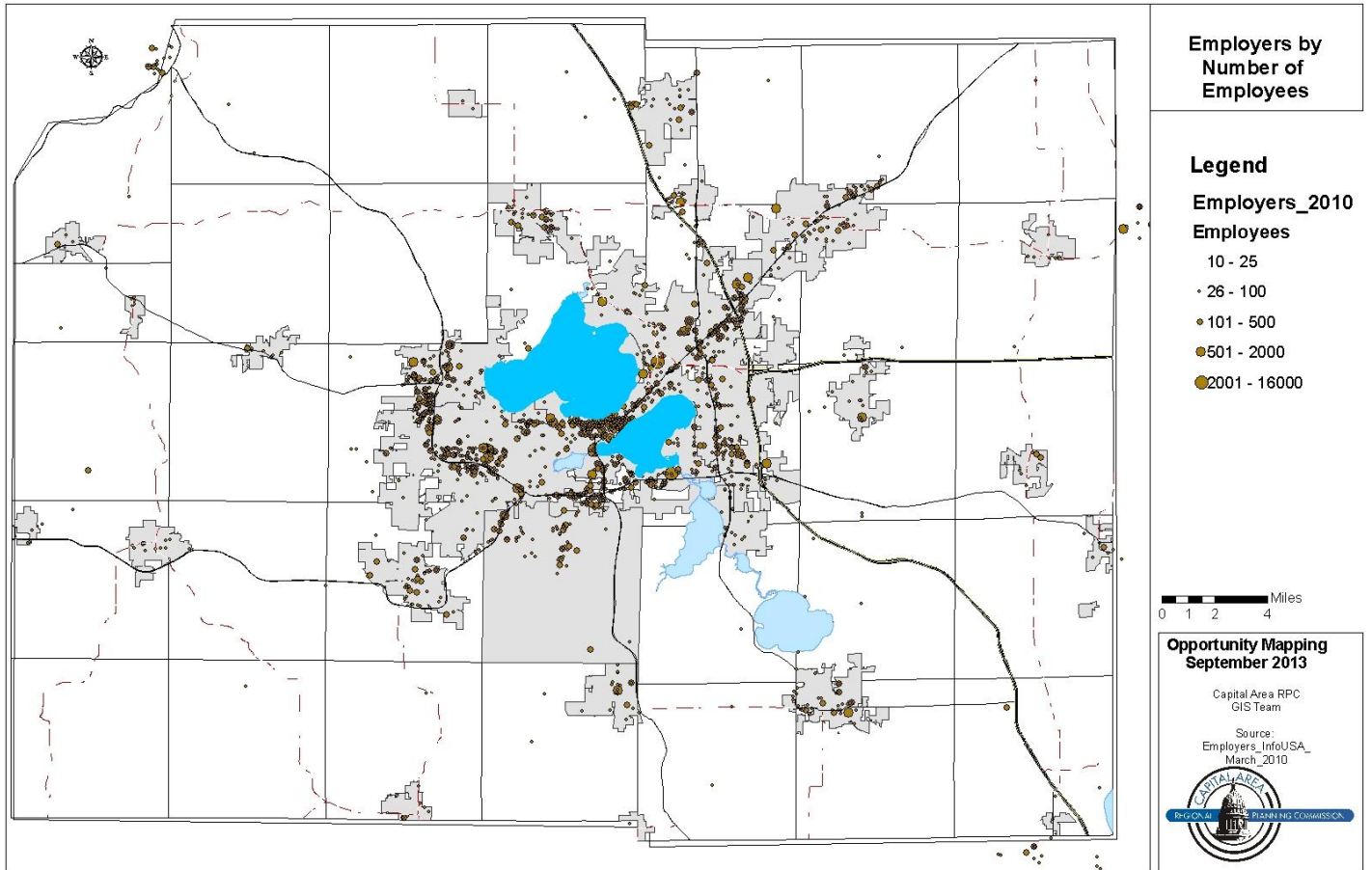
Source: Employers Info USA, March 2010

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Jobs are concentrated in downtown Madison, the University of Wisconsin, and along major transportation thoroughfares – especially the beltline.

Figure 43 – Madison Area Employment, 2010
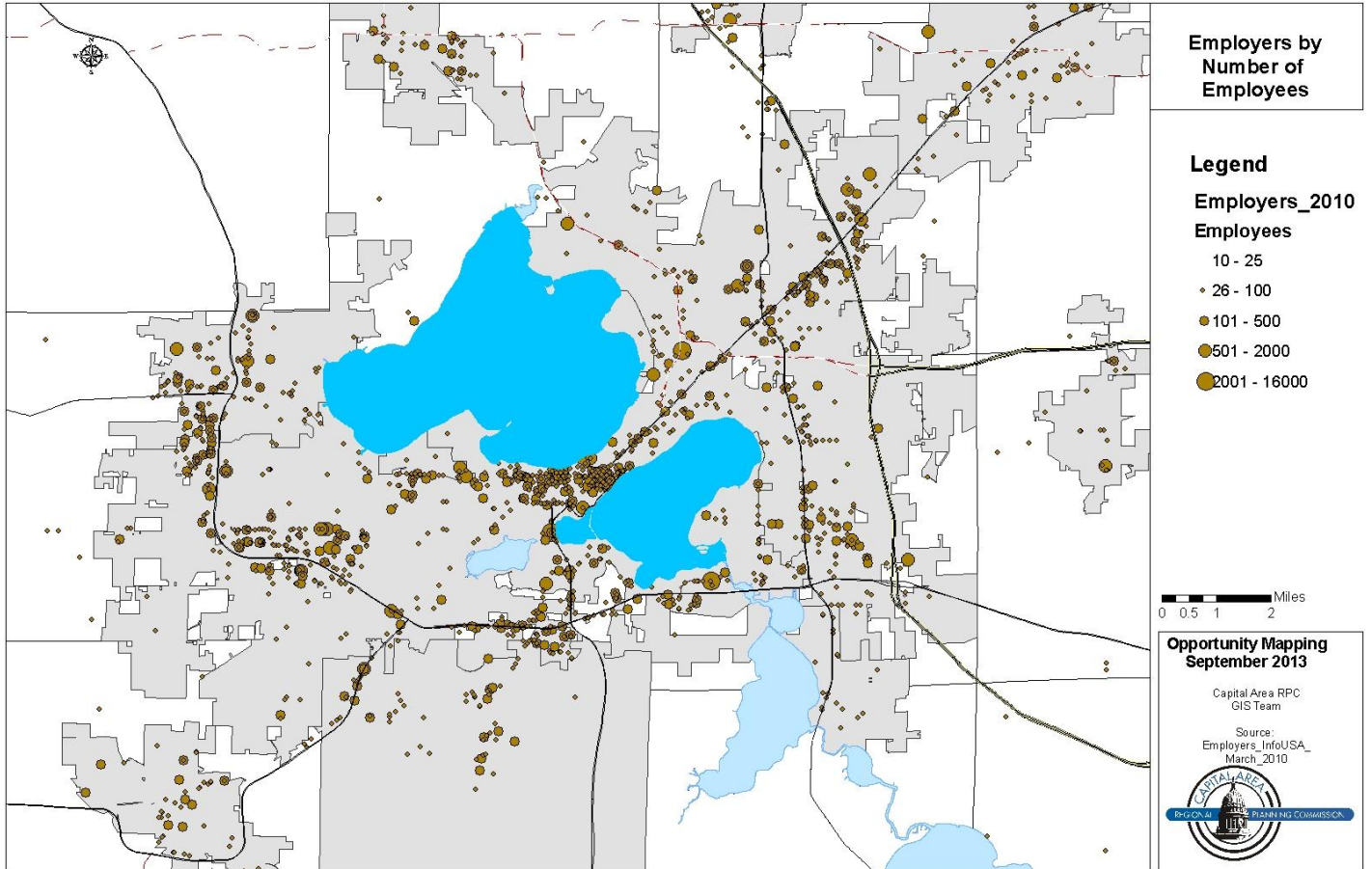
Source: Employers Info USA, March 2010

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Employment distribution by census block group presents a similar picture as the dot maps above.

Figure 44 – **Job Distribution by Census Tract, 2011**
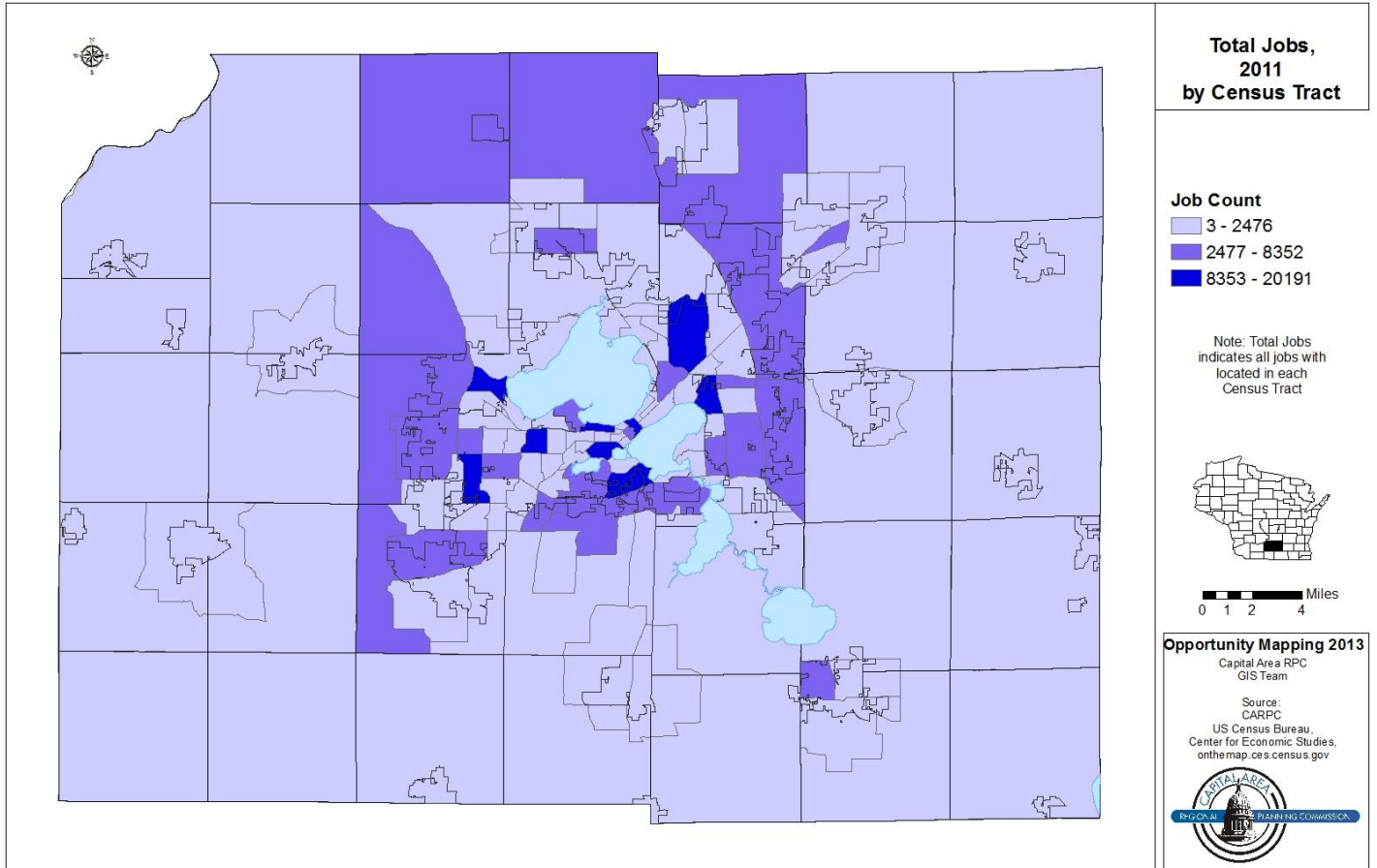
Source: US Census Bureau, Center for Economic Studies, onthemap.ces.census.gov

Figure 45 below shows levels of access to jobs as measured by an Employment Access Index[20] for Dane County, and Figure 46 the Index for the central urban area. The Index factors total jobs within a commuting distance and the distance to those jobs. **The greatest job access is in Madison's downtown and UW campus area.** Areas on the isthmus, near west Madison, near south Madison and southwest Madison also have high job access. It is worth noting that proximity to jobs does not automatically translate to access. For people without access to a car, jobs could be within two to five miles but not accessible without transit service (or requiring long bus rides). Section F—Barriers to Accessing Opportunities below describes transit accessibility in the county.

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[20] The Employment Access Index was developed by the Center for Neighborhood Technology. The employment index was calculated by summing the total number of jobs divided by the square of the distance to those jobs. http://htaindex.cnt.org/about.php

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The greatest job access is in Madison's downtown and UW campus area.

Figure 45 – Dane County Employment Access Index, 2009

Employment Access Index

Legend
Employment Access Index
- 1,081 - 8,831
- 8,832 - 18,747
- 18,748 - 30,767
- 30,768 - 48,060
- 48,061 - 80,095

Miles
0 1 2   4

**Opportunity Mapping
September 2013**

Capital Area RPC
GIS Team

Source: Center for
Neighborhood Technology
& U.S. Census
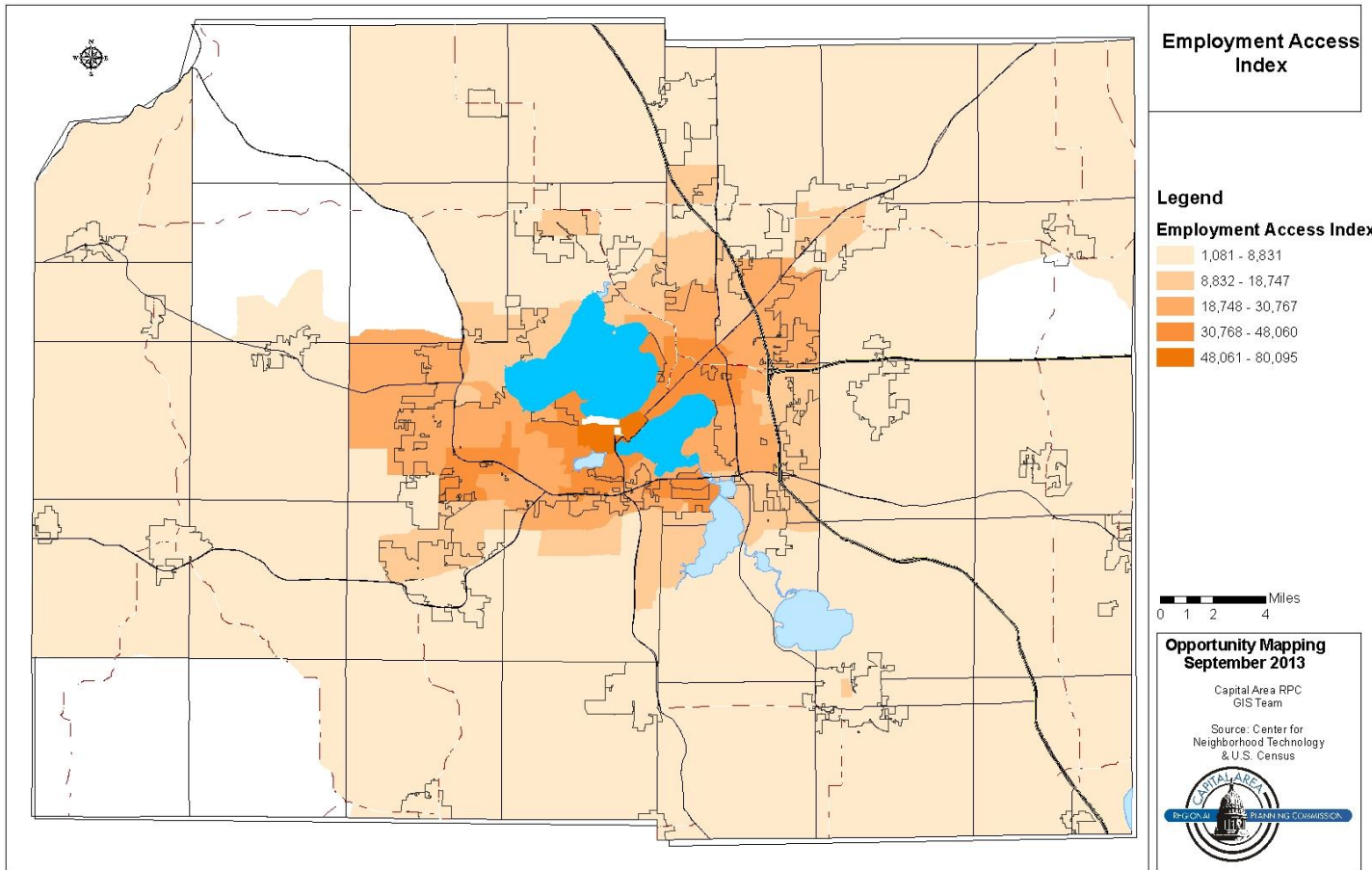
Source: Center for Neighborhood Technology and U.S. Census

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The greatest job access is in Madison's downtown and UW campus area.

Figure 46 - Madison Area Employment Access Index, 2009
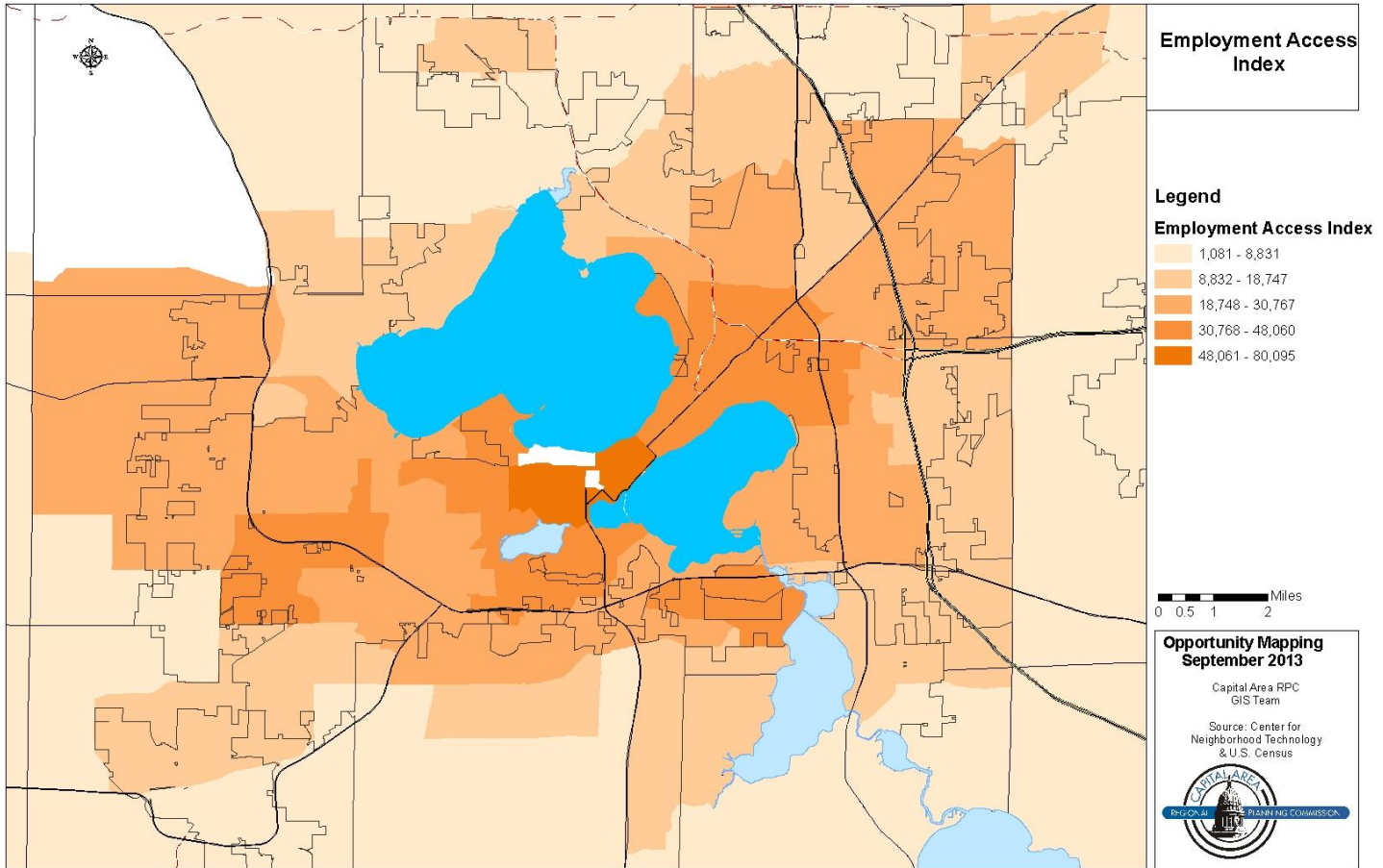
Source: Center for Neighborhood Technology and U.S. Census

Living Wage Jobs

Moving up the economic ladder generally requires access to decent paying jobs. Figure 47 shows the distribution of "living wage" jobs (paying between $1,253 and $3,333 per month) in the region.

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Living wage jobs are not uniformly distributed throughout the County.

Figure 47 – Living Wage Jobs by Census Tract, Dane County 2011
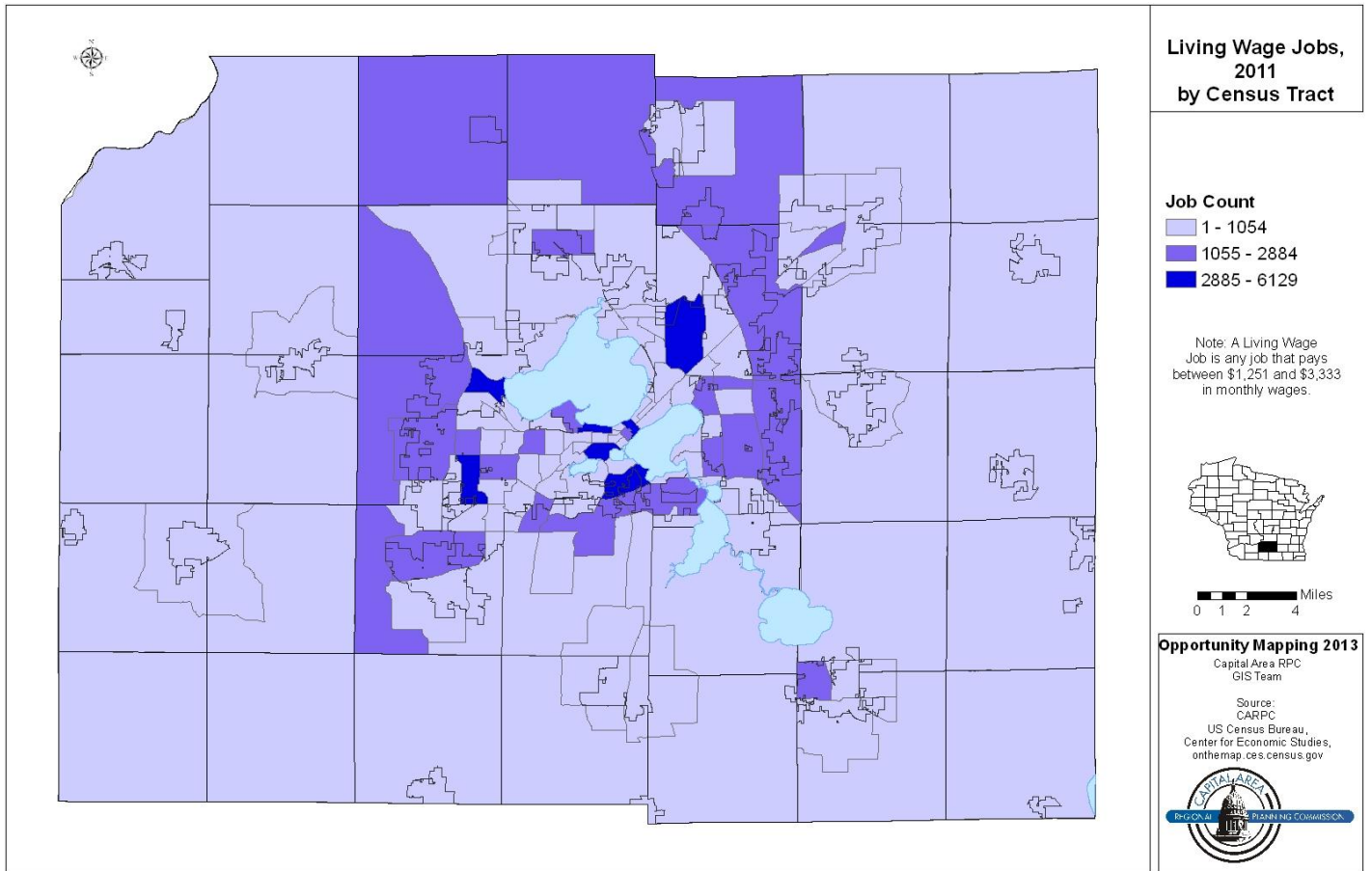
Source: US Census Bureau, Center for Economic Studies, onthemap.ces.census.gov

Schools

Access to "good" schools is widely regarded as an important determinant of economic success in life. Many parents choose where to live based in large part on perceived school quality.

The Wisconsin Department of Public Instruction (DPI) provides report cards on public school performance, as determined by student scores on standardized achievement tests.
Figure 48 below shows elementary, middle and high schools in Dane County with symbols colored by DPI ratings: exceeds expectations, meets expectations, and meets few expectations.

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Schools that exceed expectations are mostly located on Madison's west side, isthmus, and in suburbs. Schools rated as meeting few expectations are located in south Madison, southwest Madison, and north Madison (and one in McFarland).

Figure 48 – Wisconsin Department of Public Instruction (DPI) Ratings, 2010
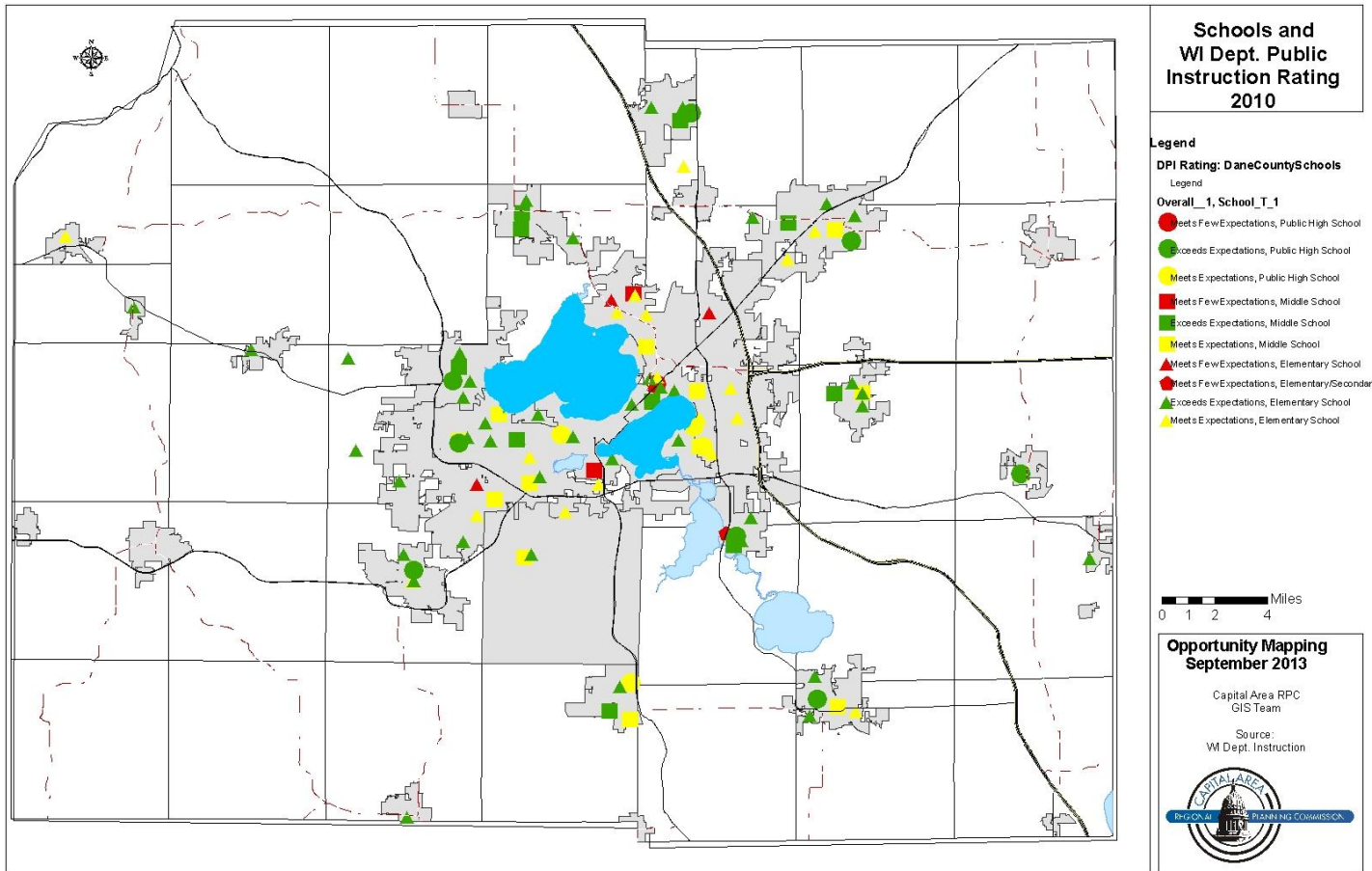
Source: Wisconsin Department of Public Instruction 2010

Schools receiving the exceeds expectation rating could be considered as higher opportunity schools. Schools that exceed expectations are mostly located on Madison's west side, isthmus, and in suburbs. Schools rated as meeting few expectations are located in south Madison, southwest Madison, and north Madison (and one in McFarland). Schools meeting expectations are broadly distributed with slightly higher concentrations in Madison than in the suburbs.

It should be noted that DPI ratings are one measure of school performance. Student achievement is highly correlated with household income and the educational level of parents (and parent educational attainment correlates with income). Thus schools with students predominantly from middle- to upper-income bracket families tend to perform better as measured by standardized tests. Never-the-less, when low-income children relocate to, and attend higher scoring schools with middle- and upper-income students, they perform better on tests and life outcomes than comparable low-income students who remained in poorer areas.

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Healthy Food

Ready access to quality, full-service grocery stores is an important factor in people's health. Without good access to such stores, people are more likely to rely on fast food and convenience stores to purchase their food—neither of which offer many healthy food options (although some fast food restaurants provide healthy options).

The map in Figure 49 below shows the location of full- and partial-service grocery stores in Dane County. Grocery stores are yellow boxes. Blue circles around the boxes show half mile radius around the grocery stores. A half-mile is used to represent a reasonable walking distance to obtain groceries.

Full-service grocery stores are located along University Avenue in Madison; near the beltline in southwest Madison; on the east side of Madison; and in each of the near-by suburbs.

Figure 49 - Full-Service Grocery Stores in Madison, 2013
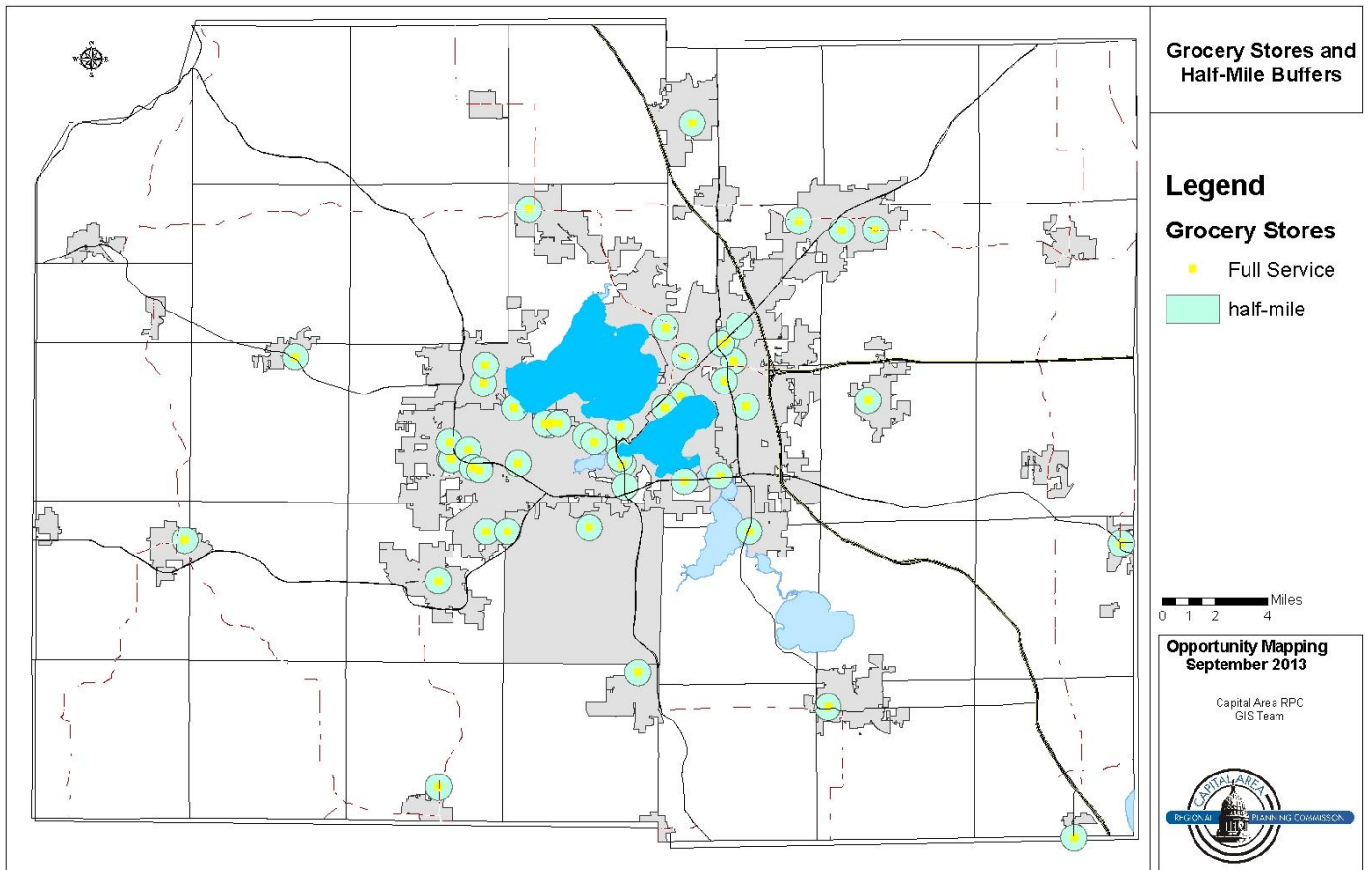
Source: Capital Area Regional Planning Commission

Income

It is fairly self-evident that economic resources such as income can open doors to opportunity. What may be less obvious is that living in areas of higher average incomes, regardless of one's individual earnings, can enhance access to opportunities.

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Figure 50 below shows the map of median household income by census tracts for Dane County in 2011. Highest median incomes form a rough circle around the central urban area of the county, as well as portions of Madison's west side and the suburbs of Shorewood Hills and Maple Bluff. Lowest median incomes occupy the center, south, northeast and southwest portions of Madison and extending into the Town of Madison and City of Fitchburg, both to the south. Areas with mid-level median incomes tend to be located in between the higher and lower-income areas.

> Higher income areas correspond fairly closely with the location of schools rated as exceeding expectations. Thus, access to affordable housing in higher income areas can increase access to opportunities for lower-income persons and families.

This picture of concentric circles reflects rising median incomes as one moves from the core to the periphery, before dropping again at the more rural edges of the county. The higher income areas tend to provide ample opportunities for education, recreation, shopping, and employment. For example, they correspond fairly closely with the location of schools rated as exceeding expectations. Thus, access to affordable housing in higher income areas can increase access to opportunities for lower-income persons and families.

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Highest median incomes form a rough circle around the central urban area of the county, as well as portions of Madison's west side and the suburbs of Shorewood Hills and Maple Bluff. Lowest median incomes occupy the center, south, northeast and southwest portions of Madison and extending into the Town of Madison and City of Fitchburg, both to the south.

Figure 50 – Median Household Income by Tract, 2011
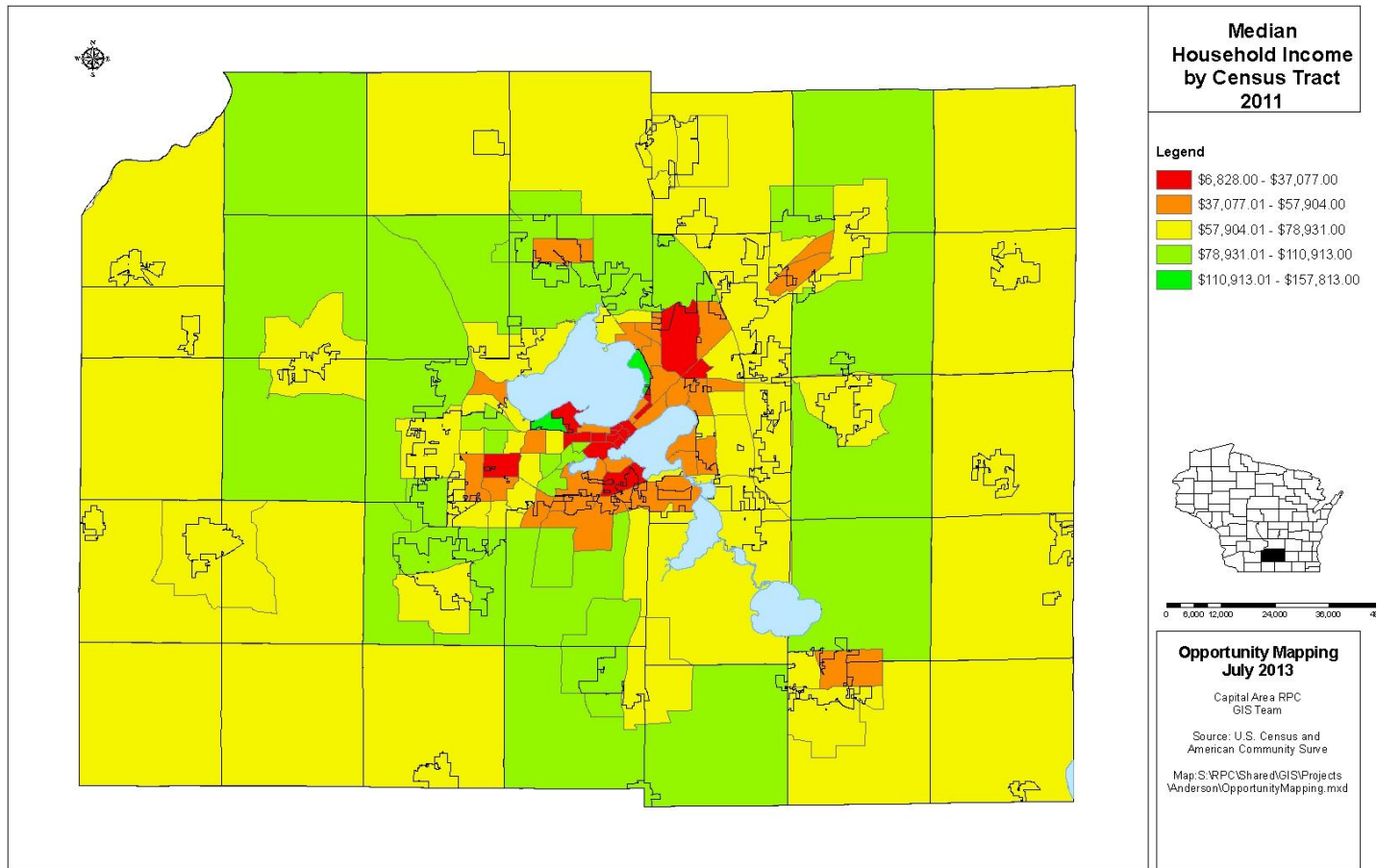
Source: Capital Area Regional Planning Commission and U.S. Census, American Community Survey 2011 5-Year Estimates

Housing

Areas with a wide range of housing types and price points offer opportunities to households with diverse income levels. Figure 51 shows the areas (in green) where a typical regional household[21] would be able to spend 30% or less of their income on housing. These areas likely offer housing at a wider range of price points than areas with higher average housing costs. The map shows that **much of the Cities of Madison, Sun Prairie, Stoughton and Monona, the Village of Deforest, and outer rural areas fall within the affordable category for average households.** The areas where the typical household would spend higher than 30% of their income for housing correspond fairly closely with the areas of higher median income as shown in the map above.

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[21] A typical regional household in 2011 has 2.39 people, 1.28 workers, and an annual income of $58,775.

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Much of the Cities of Madison, Sun Prairie, Stoughton and Monona, the Village of Deforest, and outer rural areas fall within the affordable category for average households.

Figure 51 - Housing Costs as Percent of Income for Households at 100% of AMI, 2009
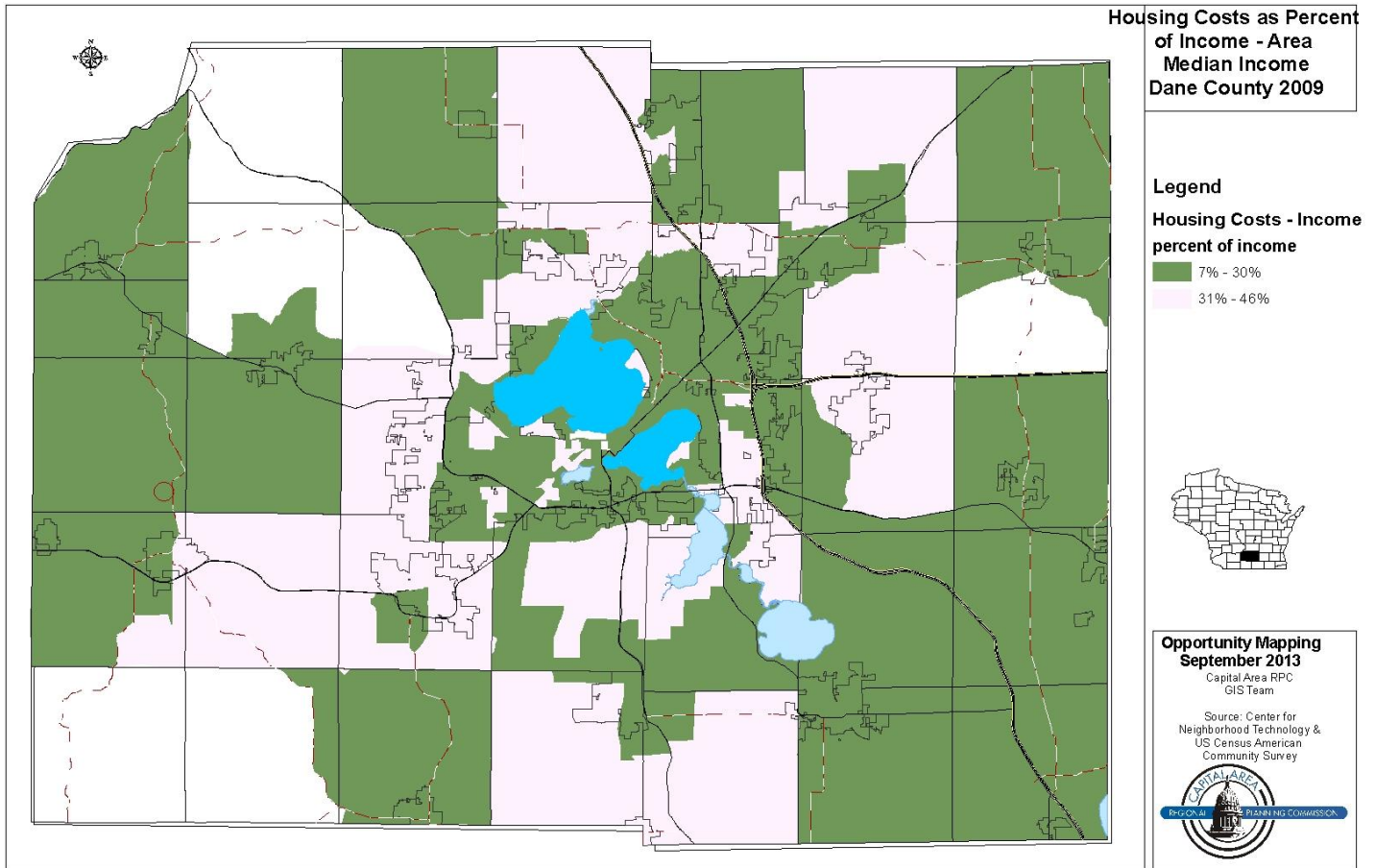
Source: Center for Neighborhood Technology and U.S. Census, American Community Survey

The map in Figure 52 shows the areas that are affordable to households at 80% of area median income (AMI). Areas affordable to these "moderate-income" households are substantially fewer than for average-income (100% AMI) households. Areas that become unaffordable from 100% to 80% AMI households are portions of the west side of Madison, Sun Prairie, Deforest, far east Madison and many of the outer rural areas.

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Areas affordable to moderate-income households are substantially fewer than for average-income households

Figure 52- Housing Costs as Percent of Income for Households at 80% of AMI, 2009
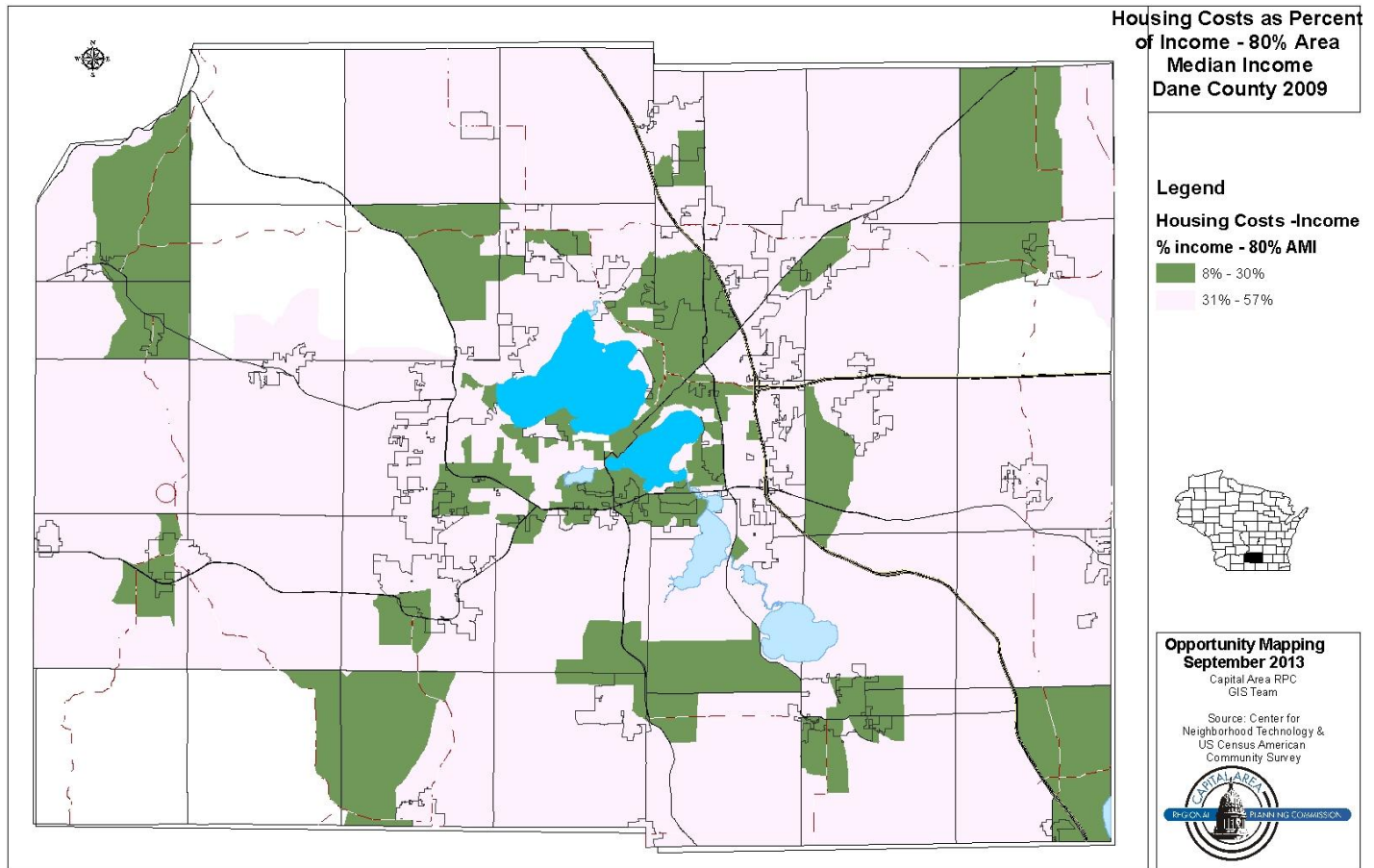
Source: Center for Neighborhood Technology and U.S. Census, American Community Survey

Accessibility

Ability to physically get to jobs, schools, shops, parks and recreation – without undue difficulty – is another form of access to opportunity. This section describes opportunities for people to access opportunities by car, transit, bicycle and by walking.

Automobiles

shows estimates of number of automobiles per household, based on the income, number of people, and number of commuters of a typical household in the region.[22] Typical households in the central part of the region would own the fewest cars. Not surprisingly, estimated car ownership generally increases as one moves farther from the center towards areas with fewer options for travel without cars. **The difference between central area and suburban areas is about equivalent to one additional car per household.**

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[22] Calculated by the Center for Neighborhood Technology (CNT). Based on the regional average household in 2009 – with 2.39 people, an annual income of $58,775, and 1.28 commuters – and taking into account 11 different land use and travel variables, the map shows estimates of the number of cars that would be owned in each of the block groups. http://htaindex.cnt.org/about.php

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The difference between central area and suburban areas is about equivalent to one additional car per household.

Figure 53 - Automobiles per Household, 2009
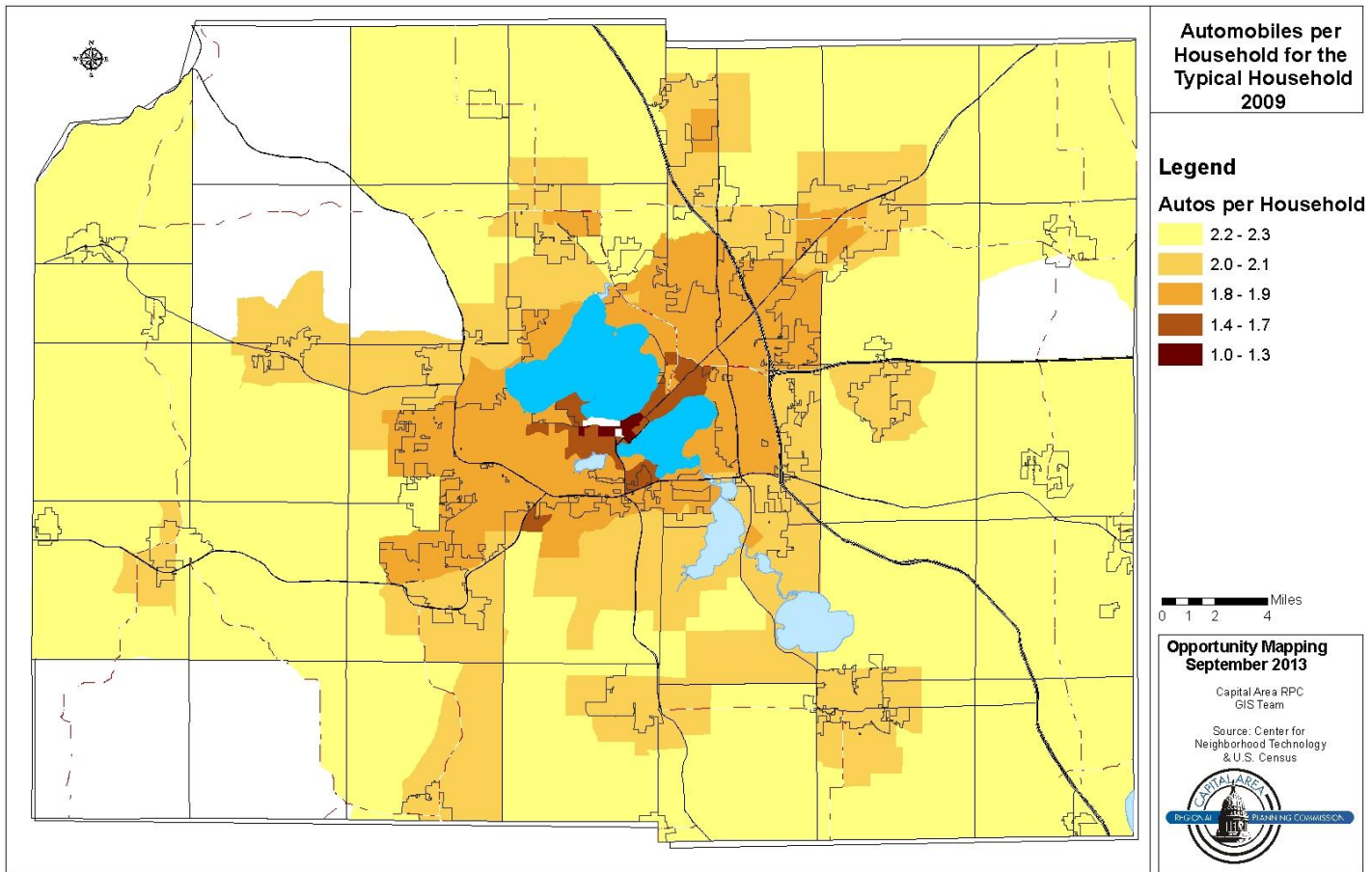
Source: Center for Neighborhood Technology and U.S. Census

Transit

Figure 54 shows transit opportunities in the Madison area. The map shows population within a quarter mile of each Madison Metro bus stop (color shading) and average daily ridership (size of dot). **Population and ridership are greatest in the downtown and UW campus area, and along University Avenue heading west from campus.** Ridership near downtown/campus, along the isthmus and near west sides is somewhat high. Portions of higher population density (light blue color) are also scattered among the lower ridership areas in the south, southwest, north and far east sides of Madison. These scattered areas correlate with lower income block groups. Lower ridership in these higher density areas along Madison periphery could reflect more limited transit service (less frequent buses and shorter service times).

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Population and ridership are greatest in the downtown and UW campus area, and along University Avenue heading west from campus.

Figure 54 - Bus Ridership and Transit Population within One Fourth Mile of Bus Stops, 2010
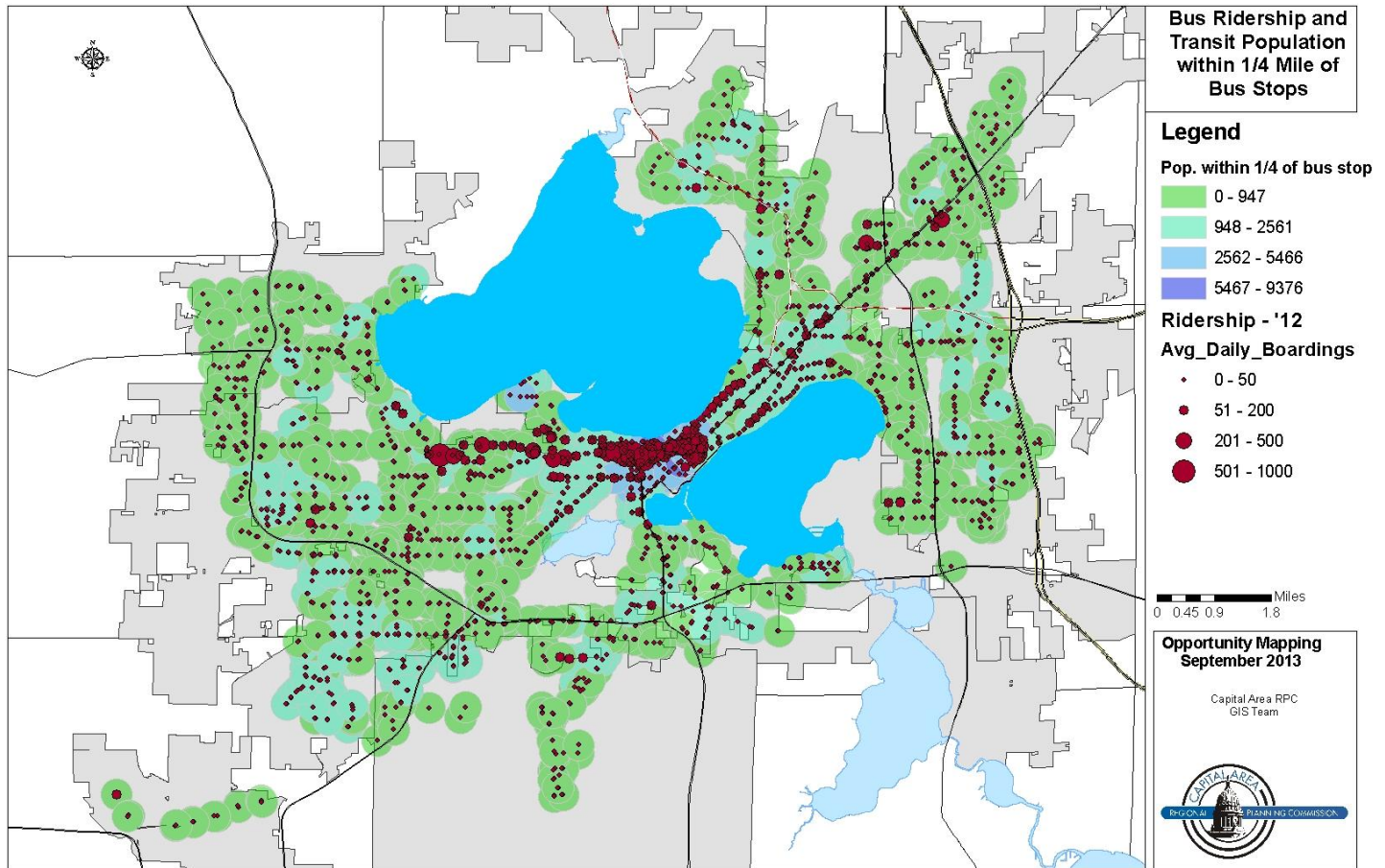
Source: Capital Area Regional Planning Commission, Madison Metro, and U.S. Census

Walking

Figure 55 shows the number of street intersections per square quarter mile. Intersection density is regarded as a good indicator of walkability.[23] Higher densities of street intersections make it easier to walk from one place to another because there are more direct pathways (less need to walk extra distances). Darker green shows the most walkable areas (meeting LEED-ND requirements) and light green moderately walkable. Tan areas are difficult-to-walk areas and White areas are essentially not walkable.

Areas of high walkability, according to this measure, are near the UW campus, downtown and near east side of Madison. Moderately walkable areas are mostly located in urban areas developed before World War II, before standards changed to accommodate automobiles, with larger blocks and fewer intersections per square mile.

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[23] LEED for Neighborhood Development (LEED-ND) requires a minimum of 140 street intersections per square mile (35 per square quarter mile) to qualify for certification.

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Areas of high walkability, according to this measure, are near the UW campus, downtown and near east side of Madison.

Figure 55 – Street Intersection Densities, 2010
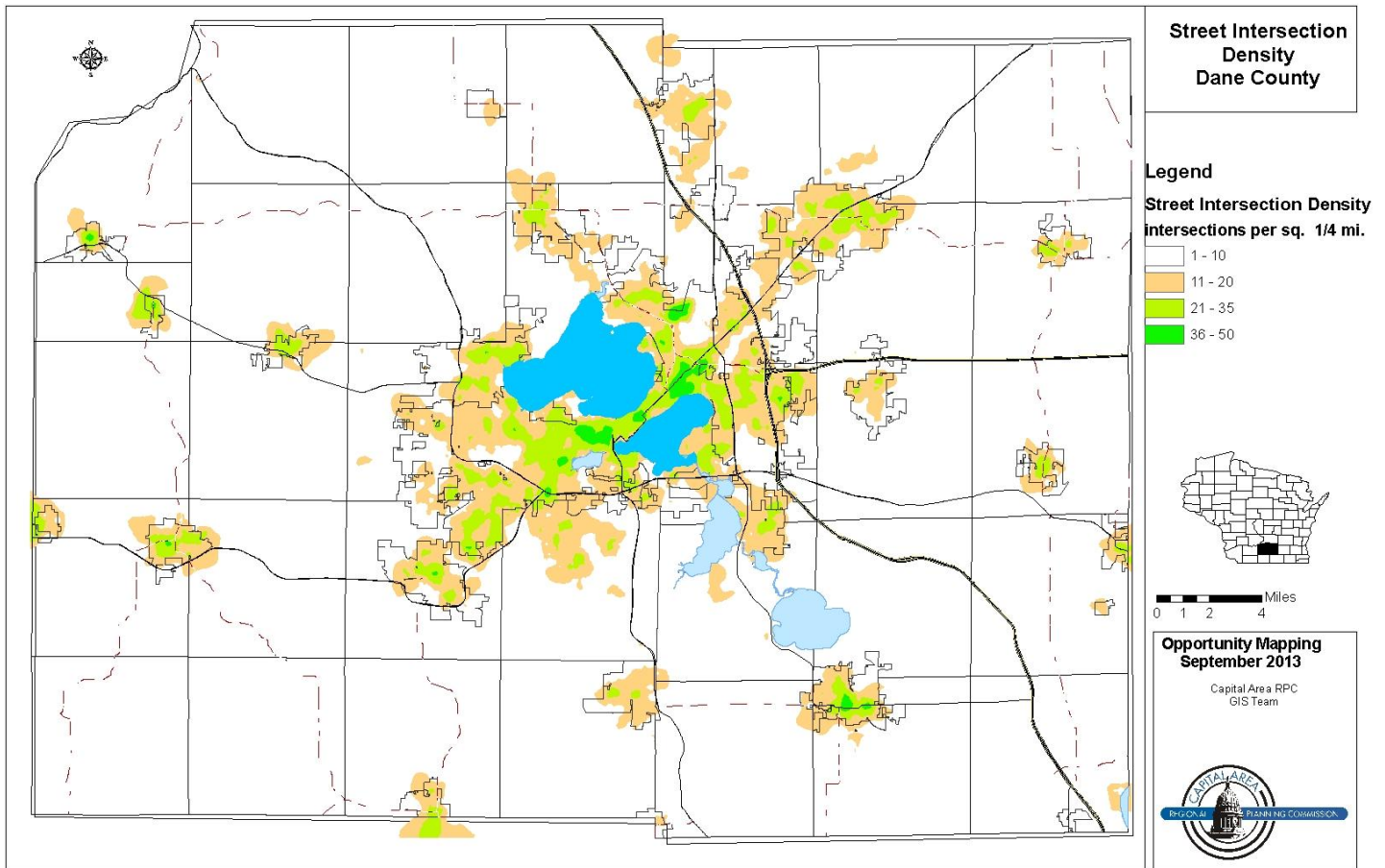
Source: Capital Area Regional Planning Commission

Bicycles

Figure 56 shows existing, under construction, and proposed bicycle paths in Dane County. Existing paths head from downtown Madison south, southwest, and east. Another existing path follows U.S. Highway 12 heading northeast from Middleton. The full network of existing and planned paths is extensive but is currently patchy.

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The full network of existing and planned paths is extensive but is currently patchy.

Figure 56 – Bicycle Paths, 2010
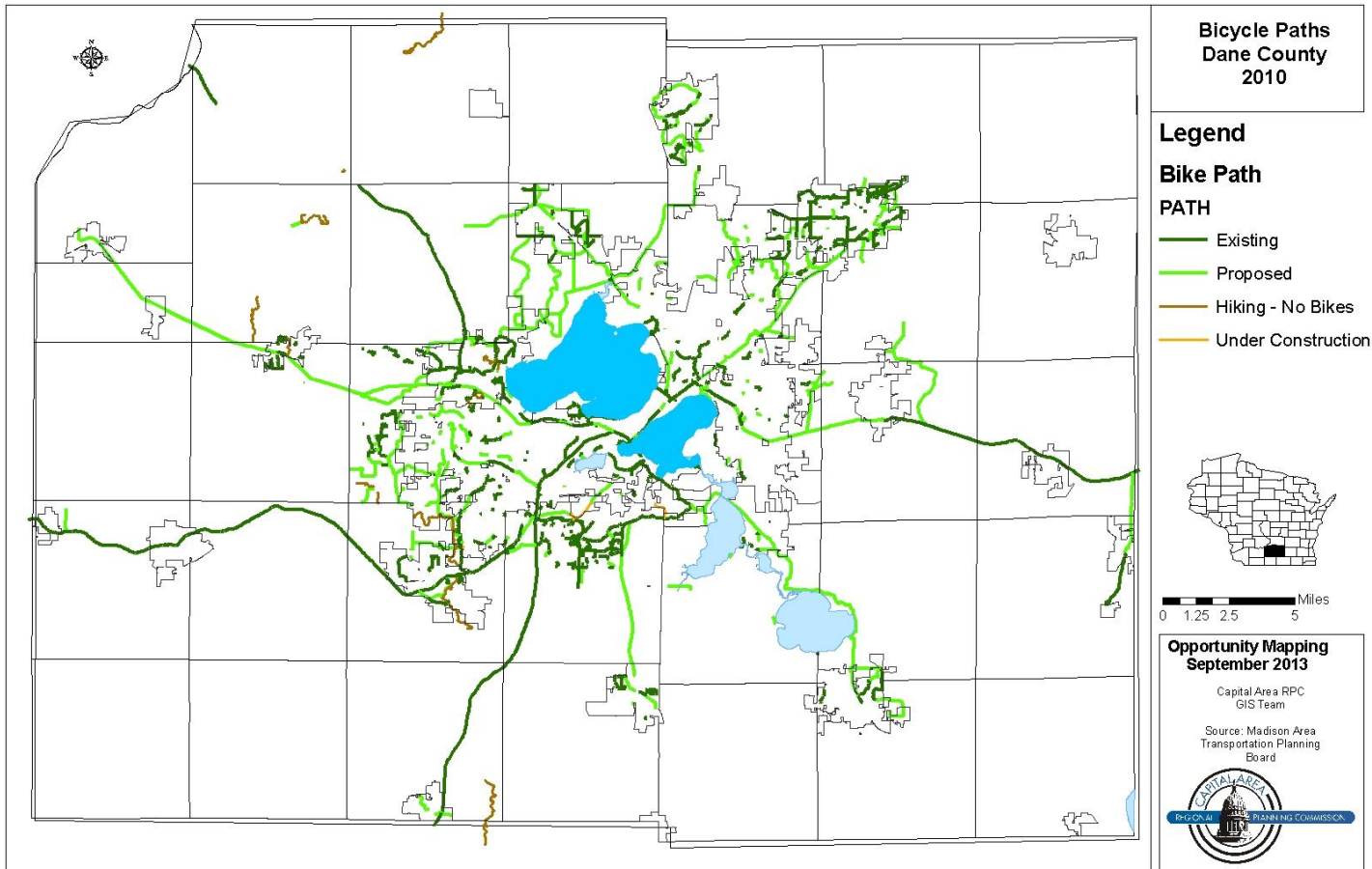
Source: Madison Area Transportation Planning Board

Transportation and Disability[24]

There are 3.5 million people in this country who never leave their homes, a national homebound percentage of over one percent. More than half of the homebound, 1.9 million, are people with disabilities. Overall, the majority of people with disabilities (62%) and those without disabilities (88%) leave the home five to seven days a week. People with disabilities who never leave home tend to be older (average age 66) and have more severe disabilities (58% report their disability as severe) than the disabled who leave home at least one day per week (average age 50, and 22 percent reporting severe disabilities). More people with disabilities who never leave home need specialized assistance or equipment to travel outside the home (57%) than do those who leave home at least once a week (22%). And people with disabilities who never leave home also have more difficulty getting transportation (29%) than those who leave home once a week or more (11%). Of those people with disabilities who leave the home, the most five to seven days per week, 14 percent need assistance to travel outside the home, and 8 percent have problems getting the transportation they need.

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[24] http://www.rita.dot.gov/bts/sites/rita.dot.gov.bts/files/publications/freedom_to_travel/html/data_analysis.html

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Twelve percent of people with disabilities have difficulty getting the transportation they need, compared to three percent of persons without disabilities). The problems most frequently cited by individuals with disabilities are:

- no or limited public transportation: 33%
- don't have a car: 26%
- disability makes transportation hard to use: 17%
- no one to depend on: 12%

Of the nondisabled who have difficulty getting the transportation they need, the reason cited most often is no or limited public transportation: 47 percent.

Park and Open Space

Figure 57 and Figure 58 show existing parks and a quarter mile radius around the parks. The maps show that most areas of cities and villages in the region are within a quarter mile of parks, reflecting excellent coverage. The maps do not reflect quality of parks or potential barriers, such as busy roads or rivers that limit access to even nearby parks. Overall, however, communities have done a good job meeting park and open space needs.

Most areas of cities and villages in the region are within a quarter mile of parks.

Figure 57 – Dane County Outdoor Recreation Sites, Location and Access, 2010
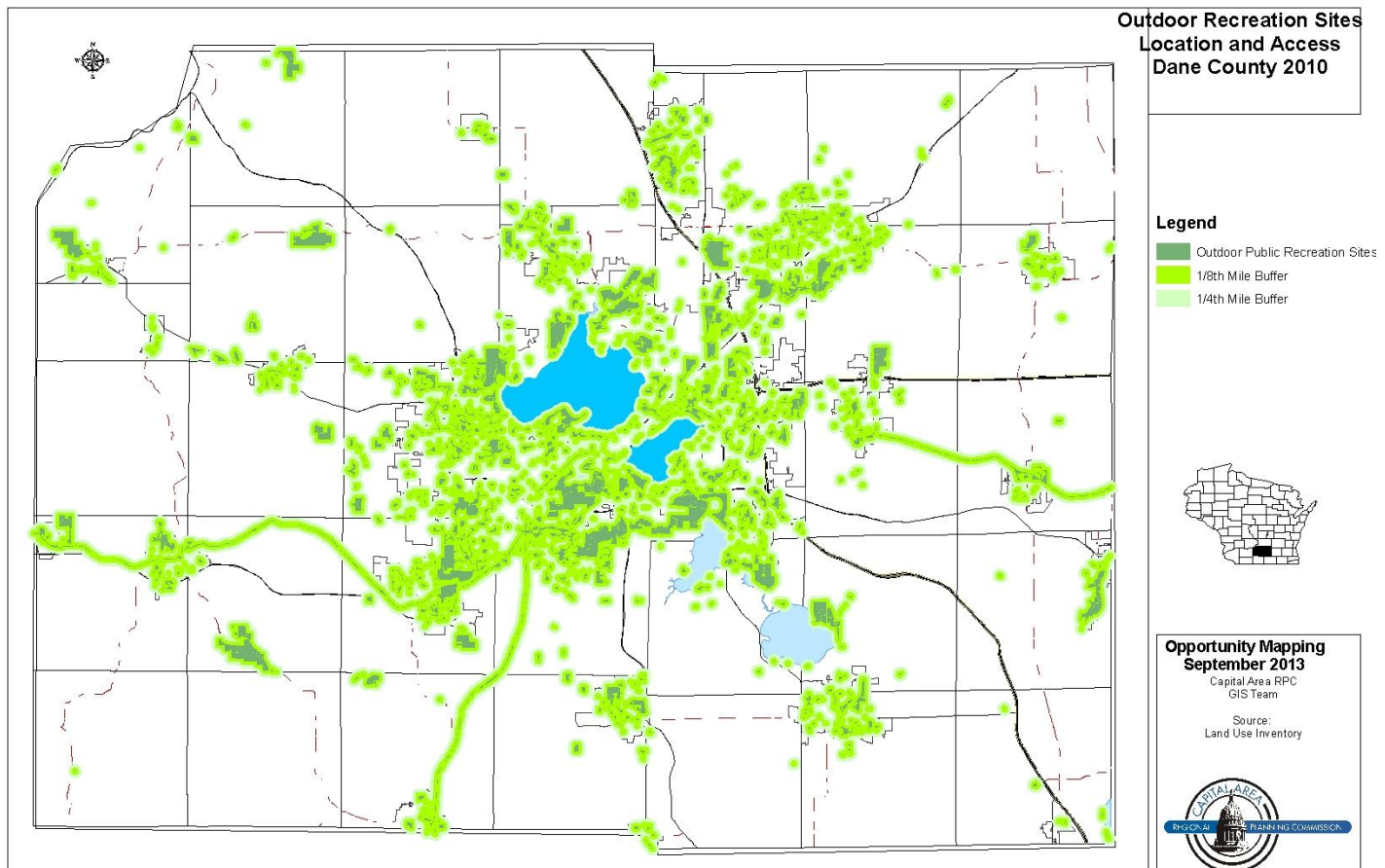
Source: CARPC and Dane County Land Use Inventory

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Most areas of cities and villages in the region are within a quarter mile of parks.

Figure 58 – Madison Area Outdoor Recreation Sites, Location and Access, 2010
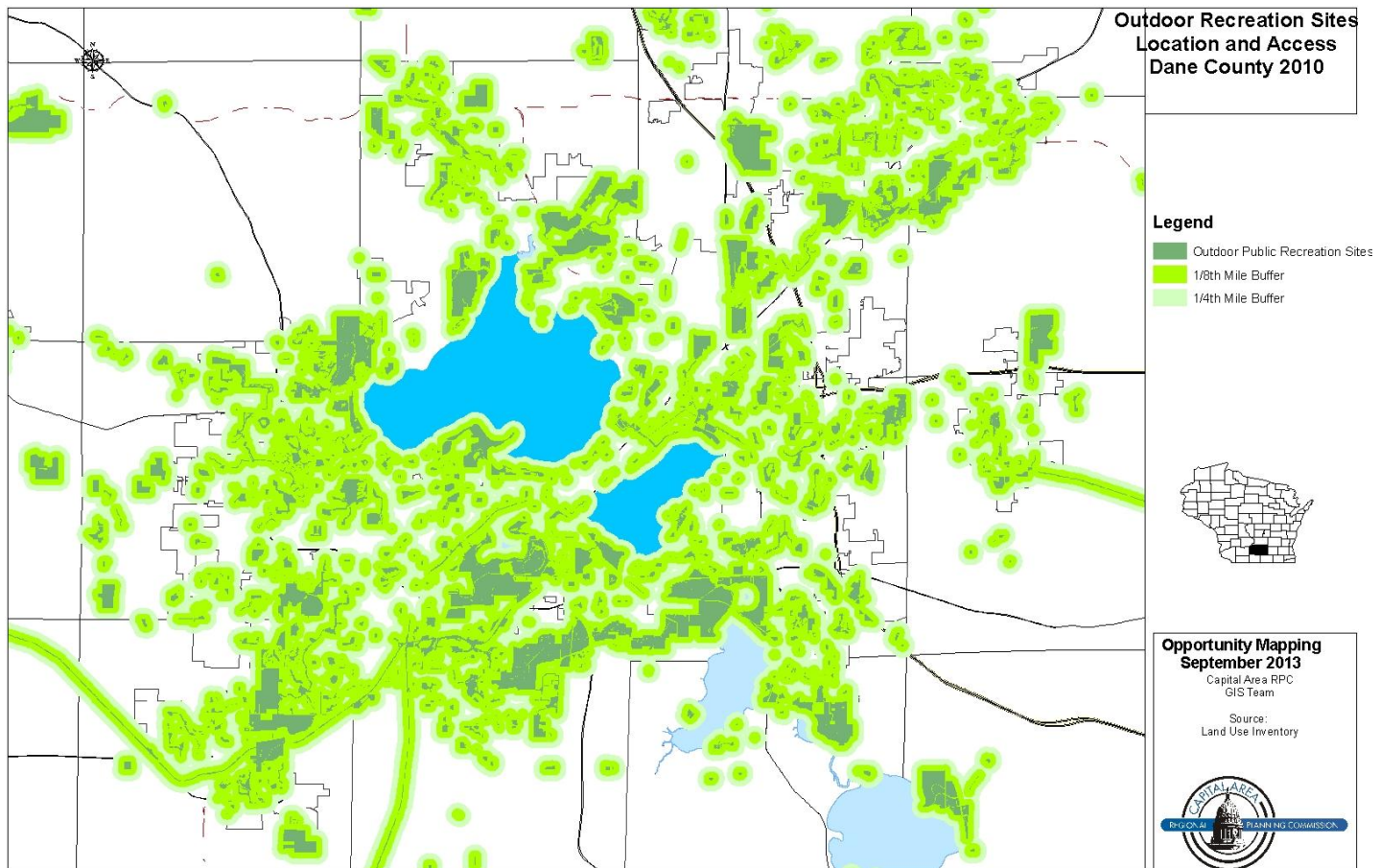
Source: CARPC and Dane County Land Use Inventory

Community

Community Centers and cultural sites provide other opportunities to community residents. Community Centers provide much needed programming such as after-school activities, senior activities, food pantries, teen centers, gathering spaces and more. Figure 59 shows that **the distribution of community centers in the county is almost entirely within the City of Madison** (one center is in Fitchburg and another in Monona). The centers are distributed throughout the City.

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The distribution of community centers in the county is almost entirely within the City of Madison.

Figure 59 – Community Centers, 2010
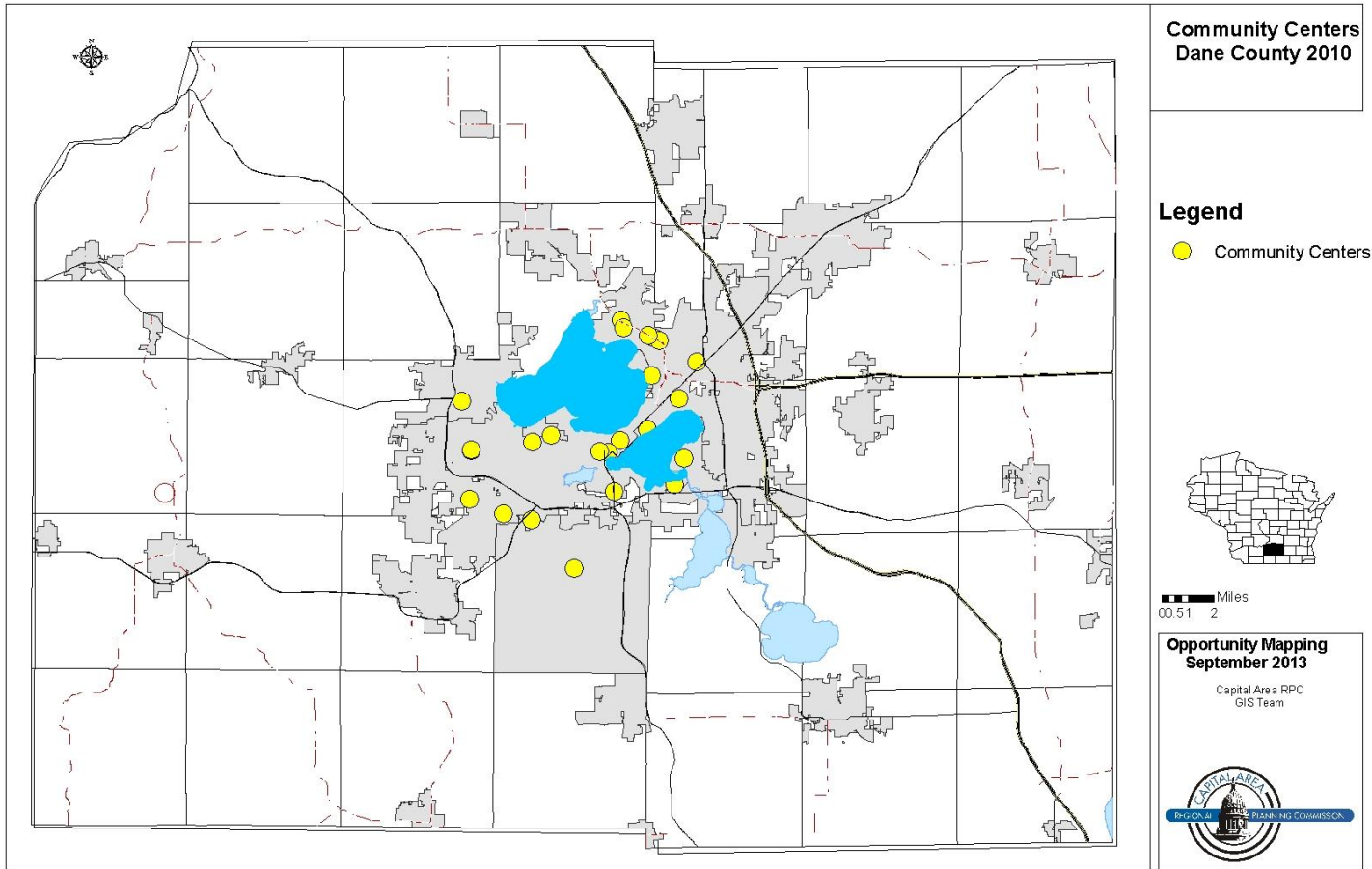
Source: Capital Area Regional Planning Commission

Figure 60 and Figure 61 show a variety of cultural sites in the Madison area and in central Madison. At the scale of the Madison area many of the cultural sites are difficult to see because they are shown at the parcel level. What stands out prominently at the larger scale are golf courses and the Alliant Energy Convention Center. The Dane County Zoo, the Kohl Center, Olbrich Botanical Garden and a number of smaller sites are also visible. Many cultural sites are concentrated in downtown Madison, as expected for the cultural center of the region. Cities and Villages throughout the region have many cultural sites, with libraries and recreational facilities being the most common.

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What stands out prominently at the larger scale are golf courses and the Alliant Energy Convention Center. The Dane County Zoo, the Kohl Center, Olbrich Botanical Garden and a number of smaller sites are also visible.

Figure 60 – Cultural Sites, 2010
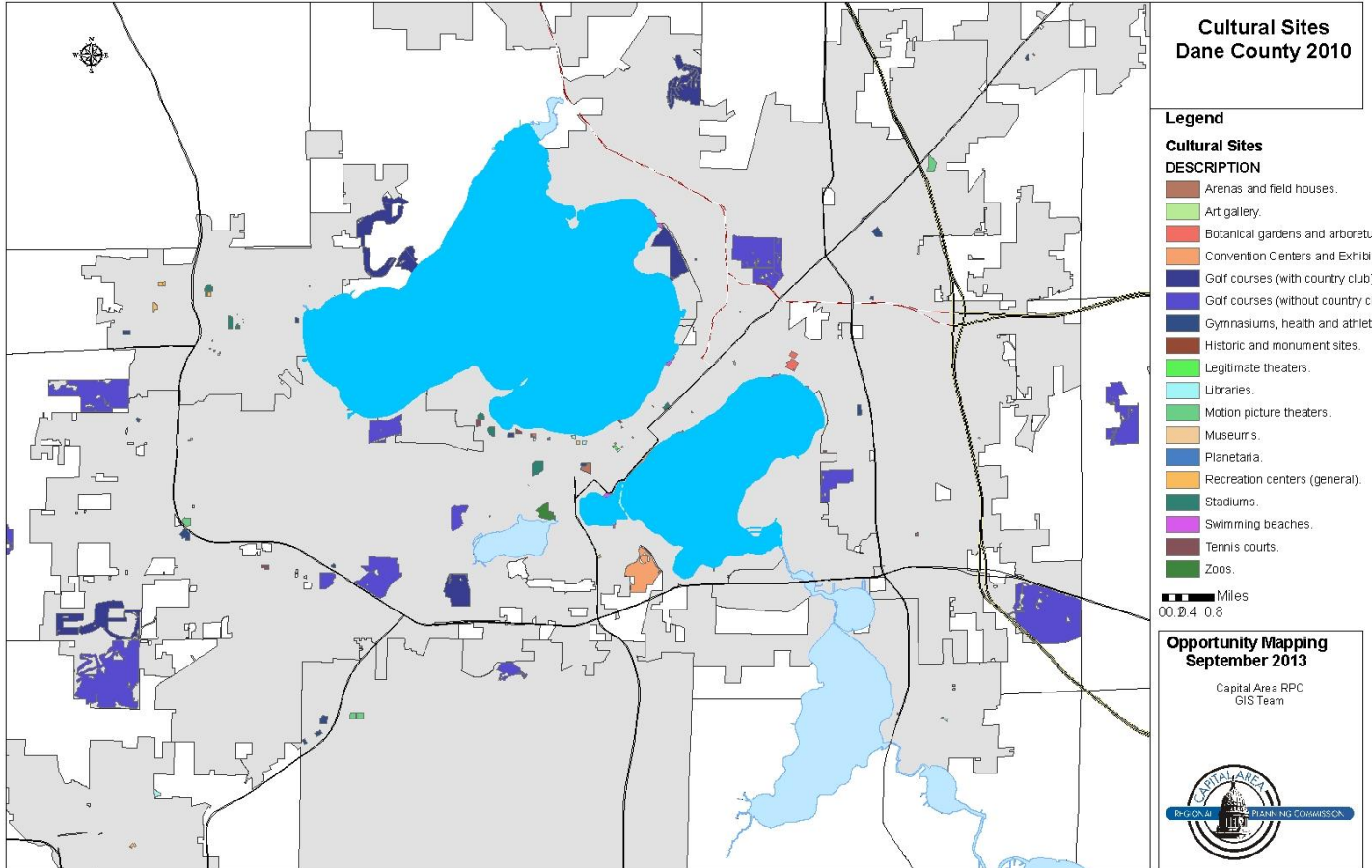
Source: Capital Area Regional Planning Commission

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Many cultural sites are concentrated in downtown Madison, as expected for the cultural center of the region. Cities and Villages throughout the region have many cultural sites, with libraries and recreational facilities being the most common.

Figure 61 – Cultural Sites, Central Madison, 2010
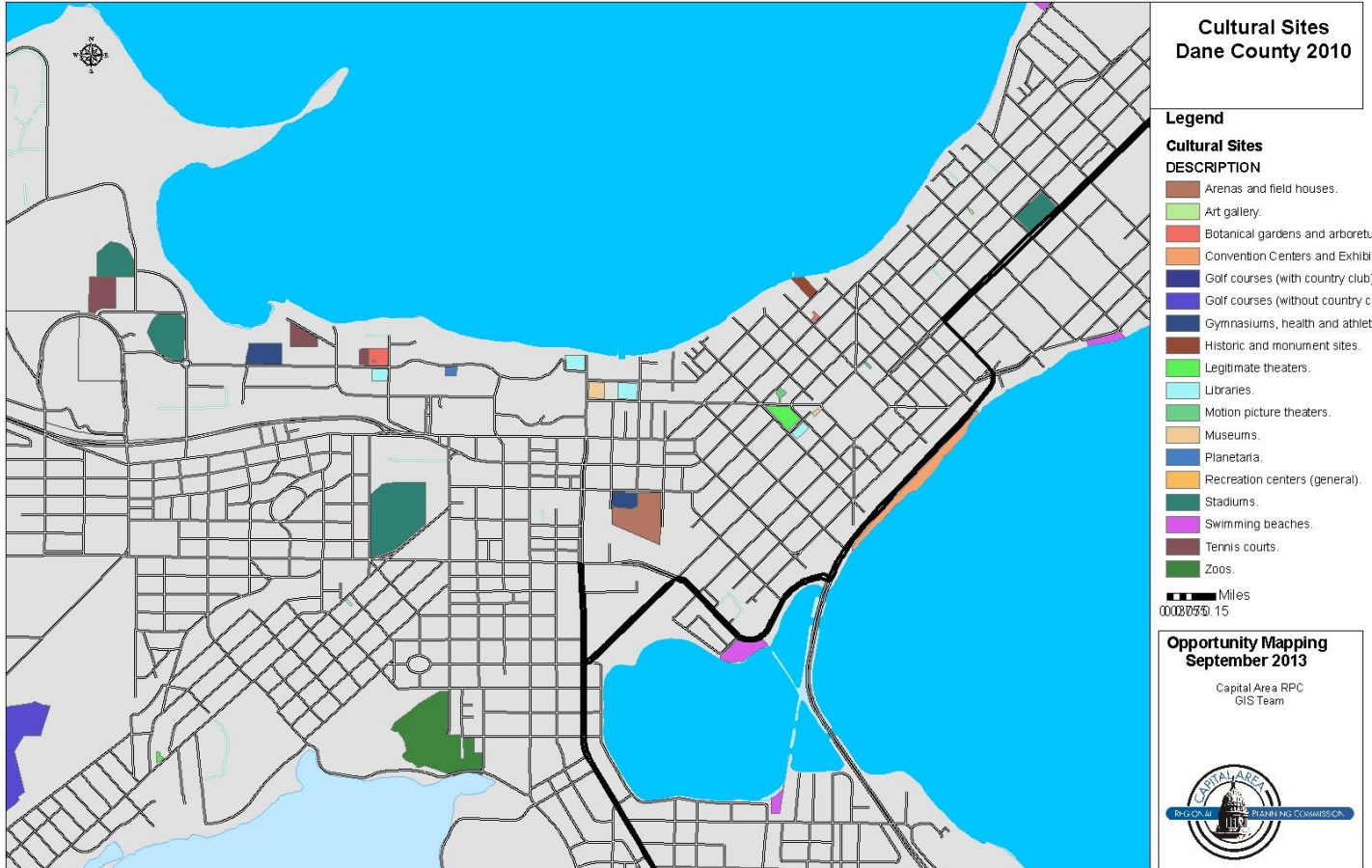
Source: Capital Area Regional Planning Commission

Opportunity Area Summary

The sections above show the geographic distribution of a range of opportunities. Based on these distributions, the region could be divided into the following general areas:

➢ Central Madison
➢ Near West Madison
➢ Near East Madison
➢ South Madison
➢ North Madison
➢ Peripheral Madison/First Ring Suburbs
➢ Second Ring Suburbs
➢ Rural

> An essential piece, however, is missing from these characterizations: all areas have great assets and opportunities in their residents.

The narrative below characterizes the opportunities in these areas. An essential piece, however, is missing from these characterizations: all areas have great assets and opportunities in their residents.

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Every area has a unique mix of people who work to make their community great. This section focuses on physical opportunities.

Central Madison: concentrated opportunity

Central Madison – the downtown and University of Wisconsin areas – have experienced significant growth and investment, and offer a wealth of resources:
- ✓ **Largest job concentration** and job access in the region
- ✓ Highest level of transportation choices
- ✓ Range of **housing** price points
- ✓ Range of **income** levels
- ✓ Highest concentration of **cultural resources**
- ✓ Full service **grocery** stores, although small in size

The area is less amenable to families with children because it lacks public schools within its boundaries, has few outdoor play spaces, and new housing built for the area does not meet family needs for three or more bedrooms and child-friendly play areas. While the area offers attractions for families, such as the Children's Museum and programming at the Overture Center, these serve more as regional destinations than amenities for daily access.

Madison-Near West and Near East: urban neighborhood amenities

The near west side – generally west and south of downtown to approximately Midvale Boulevard – and near east side – generally the isthmus neighborhoods – also offer many opportunities. The near west has always been a high-opportunity area, while the near east is experiencing the urban resurgence common in many cities, and offer:
- ✓ **Jobs** by proximity to University and downtown, and along major corridors
- ✓ High levels of **transportation choices**
- ✓ Schools that are highly rated
- ✓ **Grocery stores**
- ✓ Community and cultural and recreational facilities and amenities

As two of the areas in the region considered by many to be desirable, it is also less affordable as shown in the housing affordability maps (
Higher average housing prices may contribute to lower racial and ethnic diversity in the areas. Near east residents lack access to large-format retail such as Hilldale Mall on the near west side. East High is rated as "meets few expectations" by the Wisconsin Department of Public Instruction. While there are many factors that influence test results, lower scores can contribute to a perception of lower quality.

Madison-South: jobs and transportation choices

South Madison – generally along Park Street and Fish Hatchery to and slightly beyond the beltline highway – has:
- ✓ Access to **jobs**, including living wage jobs
- ✓ Good **transit options** and pretty good walking and biking options allowing lower transportation costs
- ✓ Community centers and facilities
- ✓ **Housing choices** including affordable housing

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Schools in the area are rated low for performance on standardized tests. While there are many factors that influence test results, lower scores can contribute to a perception of lower quality. The area also has gaps in access to full service grocery stores, and has limited access to large-format retail or entertainment. Investment in the northern portion of the region is bringing new residents and businesses, while also increasing property values and rents.

Madison-North: parks, grocery stores and community centers

The North Madison area – generally between Lake Mendota and Highway 51 – has:
- ✓ Great parks such as **Warner Park**
- ✓ **Community centers** including Warner Park Community Center
- ✓ **Major employers** of Oscar Mayer and the airport
- ✓ Successfully secured a full-service **grocery store** through community involvement
- ✓ Moderate transit service and some walkable areas
- ✓ Housing options including affordable housing

Some portions of the area have limited access to grocery stores, limited transit service and limited walking and biking options. Despite major employers, overall job density and access is limited. Access to large-format retail shopping, or entertainment, is limited. Schools are rated "meets few expectations." While there are many factors that influence test results, lower scores can contribute to a perception of lower quality.

Wealth Enclaves

The Villages of Maple Bluff and Shorewood Hills stand out in the map of household income (Figure 50) as the highest income areas in the region. Other high-income enclaves also exist. These areas offer opportunity in the form of access to those with wealth and connection, even if they lack, to some degree, transportation choices, nearby jobs and grocery stores, or large-format retail and entertainment.

Madison Peripheral and First Ring Suburbs: job and commercial growth

This category encompasses much of the area around the west, southwest, east and southeast areas of the City of Madison, and also the adjoining and nearby suburbs. The areas were generally developed or expanded in recent decades. They offer:
- ✓ **Highly rated schools**
- ✓ Expanding **job opportunities**
- ✓ **Retail** and entertainment districts
- ✓ **Grocery** stores
- ✓ Range of housing choices

These communities account for almost half of the recent population, jobs and commercial growth in the Madison region. Growing tax bases have enabled significant investment in new schools in the suburban communities (less so in Madison – Memorial High School representing the most peripheral recent addition). Some areas experience some gaps in access to grocery stores. Transportation options are limited, requiring higher automobile ownership and transportation costs. Community centers and cultural facilities are more limited. Some communities limit low-cost housing.

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Second-Ring Suburbs and Rural: Small town atmosphere

The communities beyond the first ring of suburbs – such as Cross Plains, Mount Horeb, and Deerfield – attract residents to the small town or village feel, offering:

- ✓ **Highly rated schools**
- ✓ **Rural setting**
- ✓ Close-knit community
- ✓ Grocery stores
- ✓ **Moderate housing costs**

These areas bring a closer connection to the rural communities. They require driving to many daily uses.

F. Barriers to Accessing Opportunities

Section E, Access to Opportunity, presents a range of job, education, health and other opportunities in the region. As Figure 43 through Figure 62 show, different opportunities have different geographic distributions. Jobs, school quality and income are concentrated in the suburbs and on Madison's west side. Jobs, transportation choices and cultural sites are concentrated in downtown Madison. Transportation choices and affordability (car, transit and bicycle), and community centers are available in portions of Madison outside of downtown. Healthy food access is found along major roads but with significant gaps.

Regions can work to live up to the principle of access to opportunity for all, but often fall short of the ideal. Historical patterns and current realities result in disparities in access to opportunity. Characteristics including race, ethnicity, income, and geographic location become determining factors of access to opportunity. This section identifies the geography of opportunities and characteristics that limit access.

A range of barriers can prevent people from good access to opportunities. Many of these barriers disproportionally confront people of color. This section explores barriers and the extent they are equitably, or inequitably distributed. It first presents physical and market barriers, including transportation and housing. It then presents social barriers such as segregation, poverty and education.

Physical Barriers

Transportation Barriers

Transportation, or lack thereof can impact the ability of low and moderate income residents to choose their place of residence. Lack of transit access eliminates many potential residential areas and employment opportunities from consideration if no other mode of transportation is regularly available.

A census evaluation of means of transportation to work shows **communities of color have a greater reliance on transit, up to three times the Dane County average, and carpooling is also more common.** A 10-15% decrease in driving alone is also observed with these communities.

When income is considered, the differences are more dramatic. Only 44% of workers in households below the poverty line drive alone, while 13% take transit and 22% walk. This underscores the importance of having employment centers within walking distance of, or accessible by transit from, affordable housing opportunities.

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Communities of color have a greater reliance on transit, up to three times the Dane County average, and carpooling is also more common.

Figure 62 – Means of Transportation to Work, 2010

Means of Transportation to Work - ACS 2010 5 Year Estimates - Dane County										
	By Race				By Poverty Level (100%)			By Tenure		All Dane County
	Black	Asian	Hispanic	White	<100%	100-149%	>150%	Rent	Own	
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Drove alone	65%	59%	65%	74%	44%	57%	77%	64%	79%	73%
Carpooled	14%	15%	17%	9%	10%	15%	9%	10%	9%	10%
Public transportation	12%	15%	6%	4%	13%	10%	4%	9%	2%	5%
Walked	6%	6%	6%	5%	22%	10%	3%	10%	2%	5%
Other	1%	5%	4%	3%	9%	5%	3%	5%	3%	3%
Worked at home	1%	2%	2%	4%	2%	2%	4%	2%	5%	4%

Source: Capital Area Regional Planning Commission, U.S. Census, American Community Survey 5-year estimates, 2007—2011

When means of transportation to work is mapped by census block group certain patterns begin to emerge. The map in Figure 63 shows transit use to work by block group. Not surprisingly, the areas with the highest use appear correlated with the frequency of bus service nearby.

Figure 63 – Transportation to Work by Public Transit
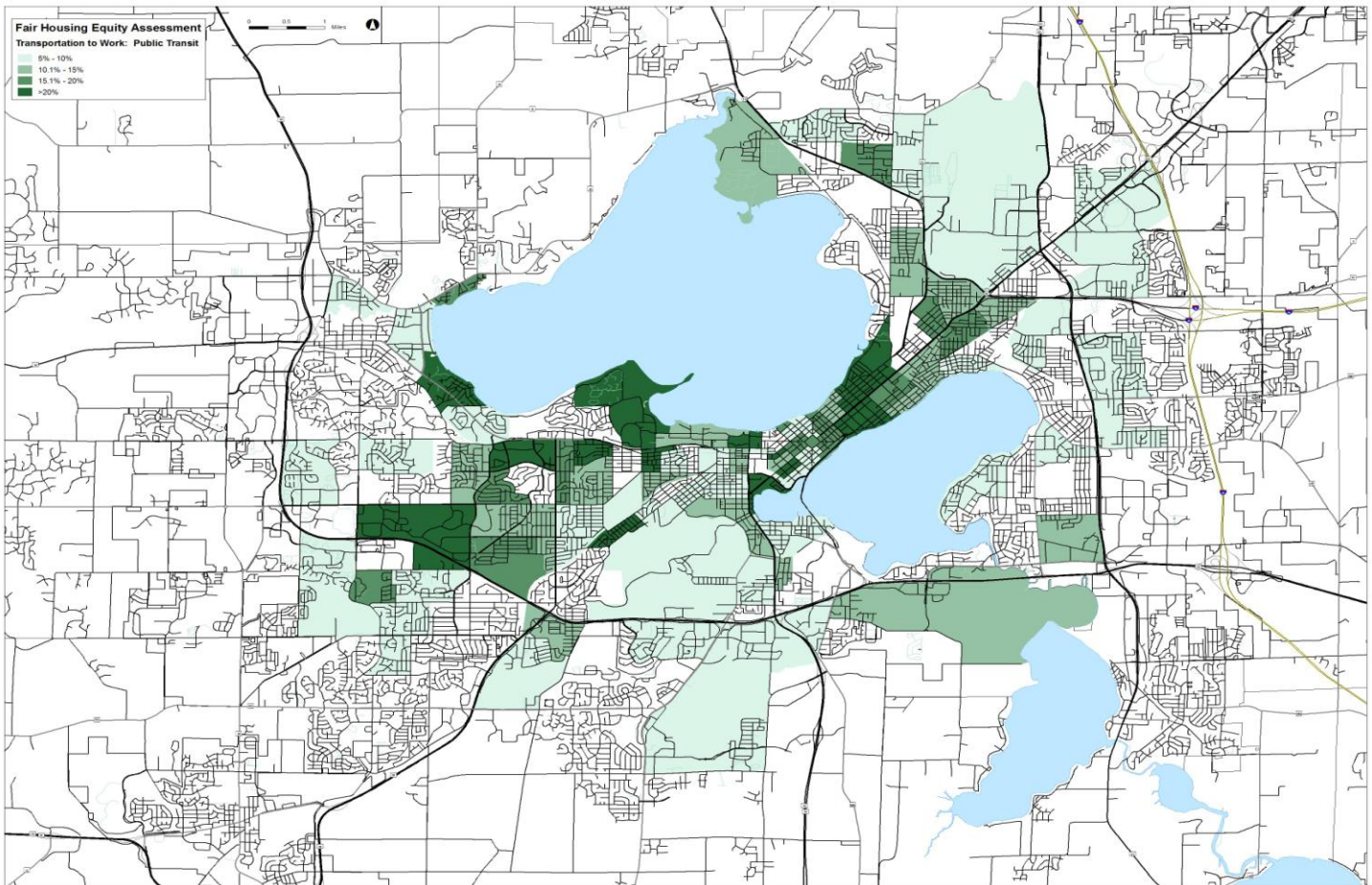
Source: Capital Area Regional Planning Commission, U.S. Census, American Community Survey 5-year estimates, 2007—2011

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The map in Figure 64shows rates of carpooling by census block group. Note that rates of carpooling seem to better resemble concentrations of communities of color. Interestingly, some high-carpool areas are also well served by transit. Inter-household carpooling could also limit household ability to move: ride-dependent individuals may be reluctant to move if future transportation options are limited or unavailable.

Rates of carpooling seem to better resemble concentrations of communities of color.

Figure 64 – Transportation to Work by Carpool

Source: Capital Area Regional Planning Commission, U.S. Census, American Community Survey 5-year estimates, 2007—2011

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Transportation Cost Barriers

Cost of transportation varies considerably by location. Total household transportation costs are driven primarily by the number of automobiles in the household, and how many miles they drive. These factors, in turn, are heavily influenced by location. Areas with more transportation choices (transit, walking and biking) and more destinations close by require fewer and shorter car trips. As shown in Figure 66.

Areas with more transportation choices (transit, walking and biking) and more destinations close by require fewer and shorter car trips.

, areas with highest estimated transportation costs[25] are located in the rural areas (based on costs for typical regional households). The areas with greatest opportunity to reduce annual transportation costs are in central Madison, the isthmus and south Madison, as shown in greater detail inFigure 66.

Areas with more transportation choices (transit, walking and biking) and more destinations close by require fewer and shorter car trips.

Figure 65 – Annual Transportation Costs, 2009
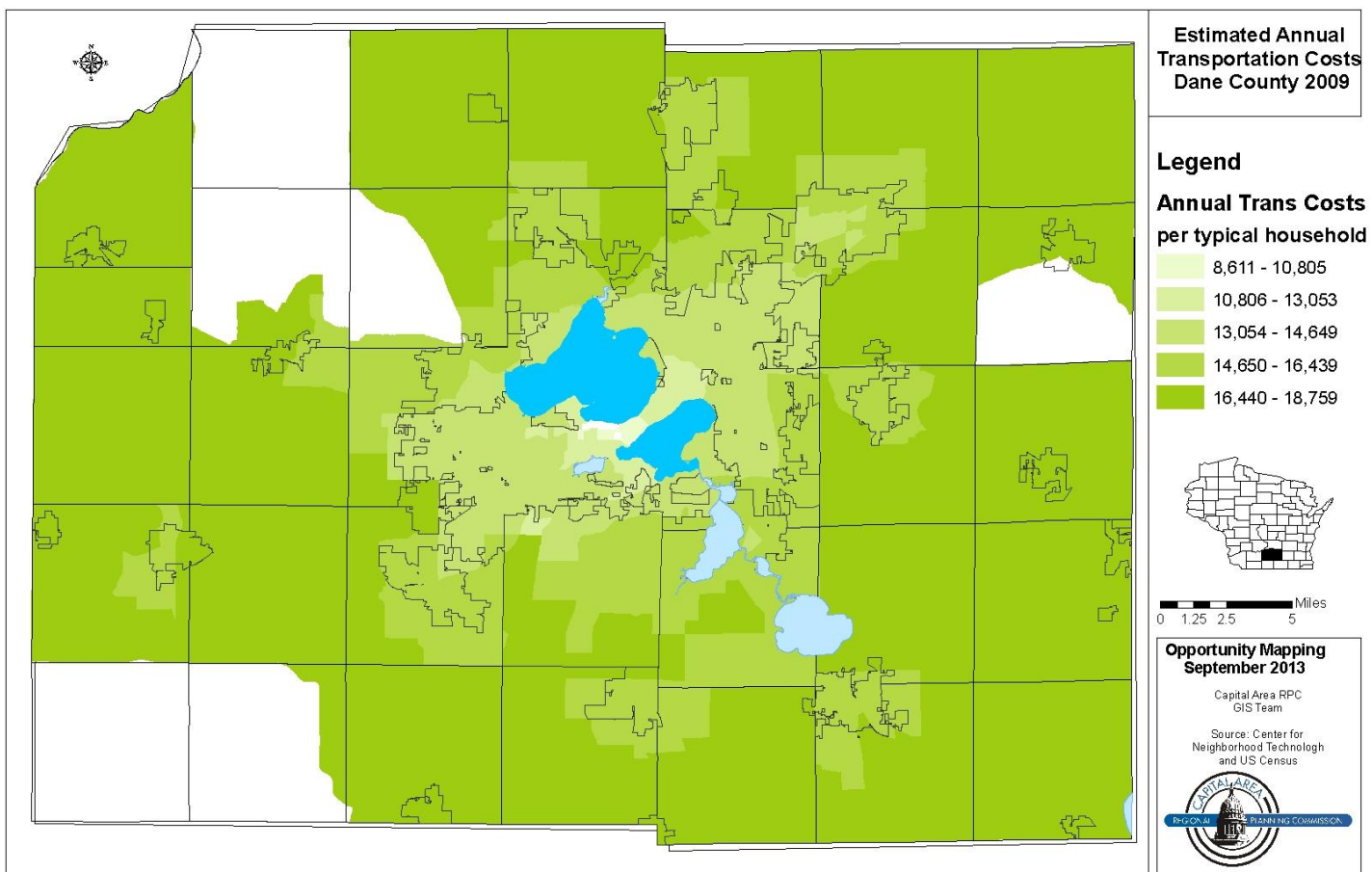
Source: Center for Neighborhood Technology and U.S. Census

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[25] The transportation model in the H+T® Affordability Index estimates three components of travel behavior: auto ownership, auto use, and transit use. To calculate total transportation costs, each of these modeled outputs is multiplied by a cost per unit (e.g., cost per mile) and then summed to provide average values for each block group. http://htaindex.cnt.org/about.php

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The areas with greatest opportunity to reduce annual transportation costs are in central Madison, the isthmus and south Madison.

Figure 66 – Estimated Annual Transportation Costs, 2009
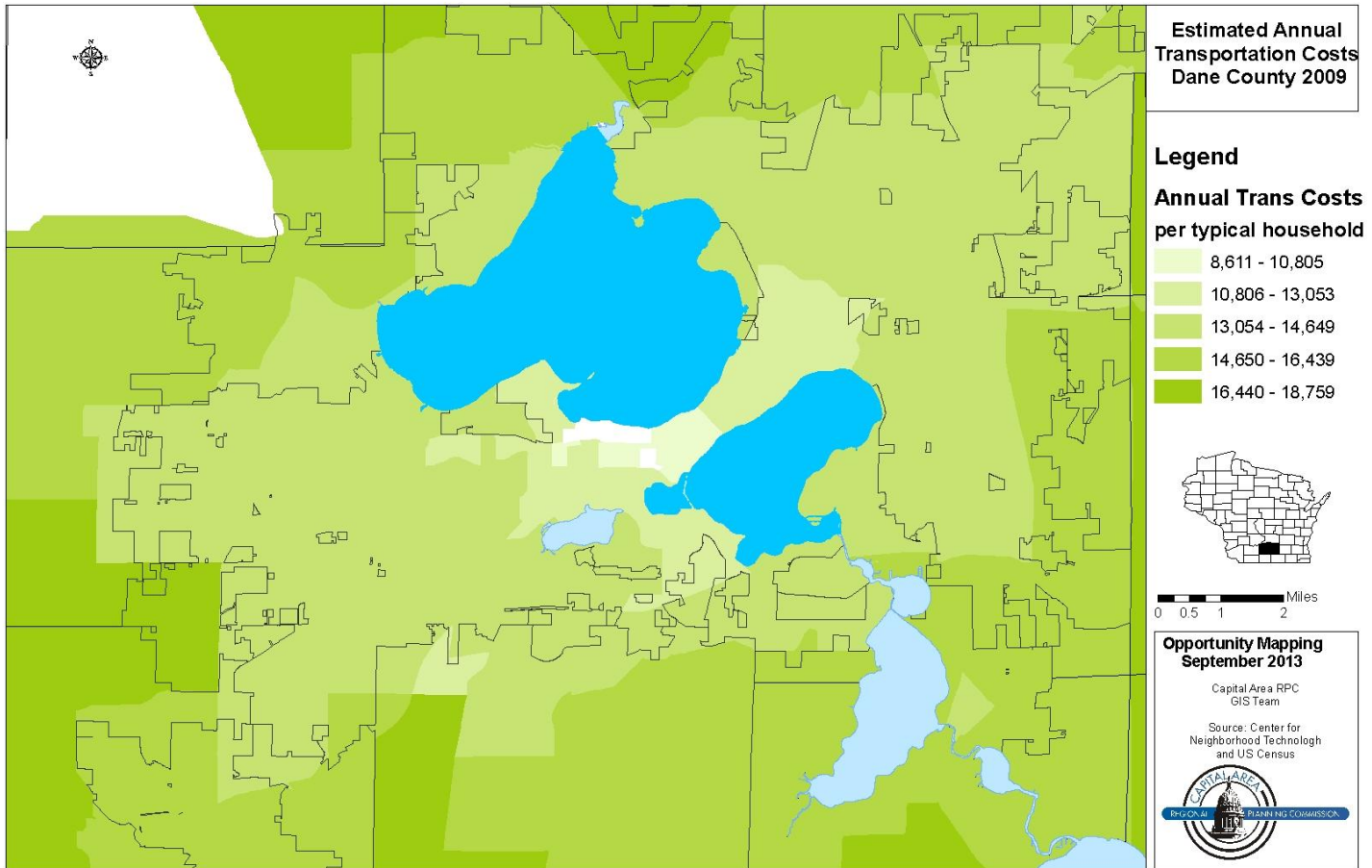
Source: Center for Neighborhood Technology and U.S. Census

Transportation costs are important to consider because they are rising faster than other costs, and because they can be a particularly heavy burden for lower-income households.

Figure 67 shows that, for all U.S. households, **transportation comprises the second largest single expense, following housing. For working families, however, transportation consumes the largest portion of their budgets**.

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For U.S. households, transportation comprises the second largest single expense, following housing. For working families, however, transportation consumes the largest portion of their budgets.

Figure 67 - Typical U.S. Household Budgets: All Households and Working Families
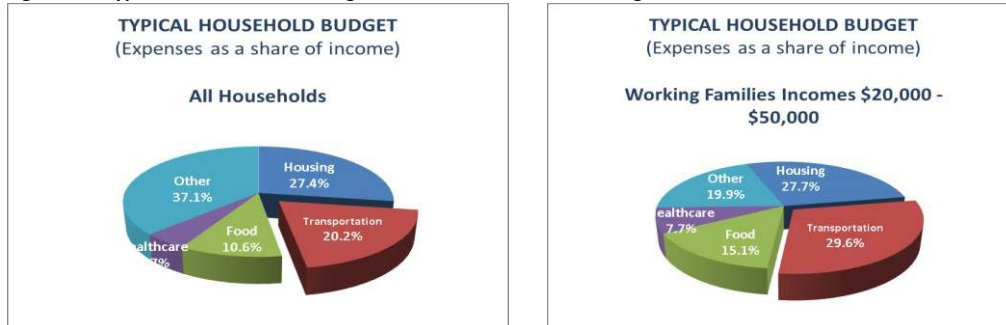
Source: "A Heavy Load: The Combined Housing and Transportation Burdens of Working Families," Center for Housing Policy, October 2006.

Figure 68 shows increase in income, housing costs and transportation costs from 2000 to 2009 in Dane County. Both **housing and transportation costs outpaced the rise in income, with transportation expenses rising faster than housing**.

Figure 68 – Income, Housing and Transportation Cost Comparison, 2000-2009
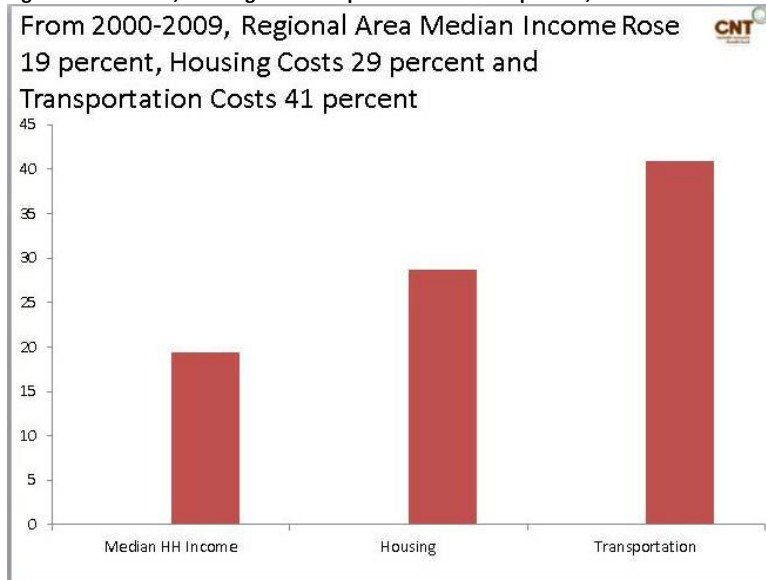
Source: "A Heavy Load: The Combined Housing and Transportation Burdens of Working Families," Center for Housing Policy, October 2006.

Figure 69 shows the percentage of households, by census block groups, that have no vehicle. Darker orange block groups have higher percentages of households without vehicles (from 13% to 71%). Red circles show areas with higher percentages of car-less households that are farther than a half-mile from a full-service grocery store. The area with the highest concentration of car-less households away from full-service grocery stores is on the Isthmus. This likely reflects a concentration of University students. The other red circles show low-income areas that are under-served by grocery stores.

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The area with the highest concentration of car-less households away from full-service grocery stores is on the Isthmus.

Figure 69 – Overlay: Full-Service Grocery Stores (2010) and Concentrations of Households with no Car (2007-11)
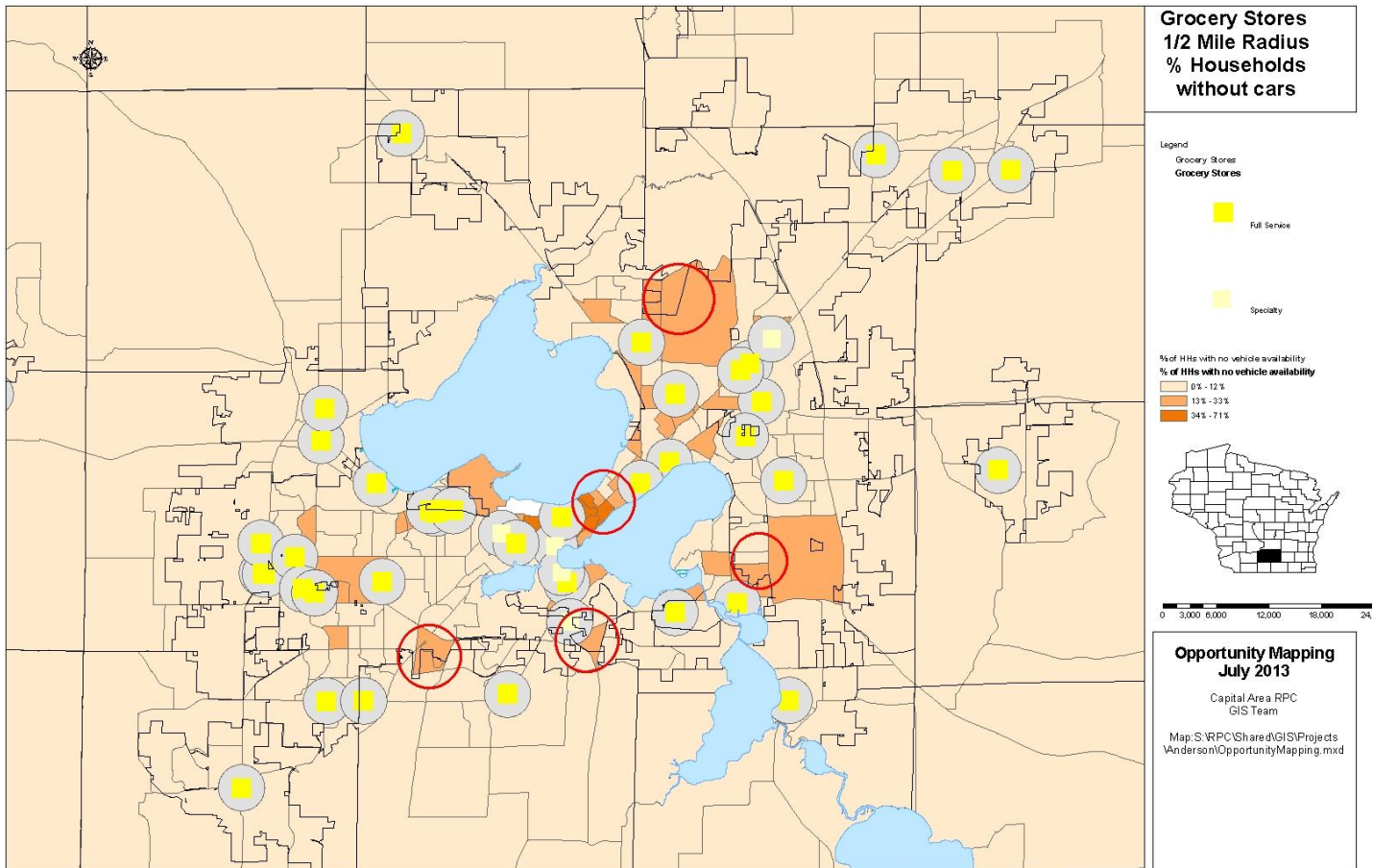
Source: Capital Area Regional Planning Commission, U.S. Census, American Community Survey 5-year estimates, 2007-11

Figure 70 shows the average number of households in each census block group that own no motor vehicles. Like Figure 70, it shows the highest portion of car-less households in the central portion of the region. Unlike Figure 69, it shows areas with impaired mobility due to lack of ready access to a car by household members. The high percentage of car-less households in downtown and isthmus areas of Madison likely reflects high levels of student households.

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The highest portion of car-less households is in the central portion of the region.
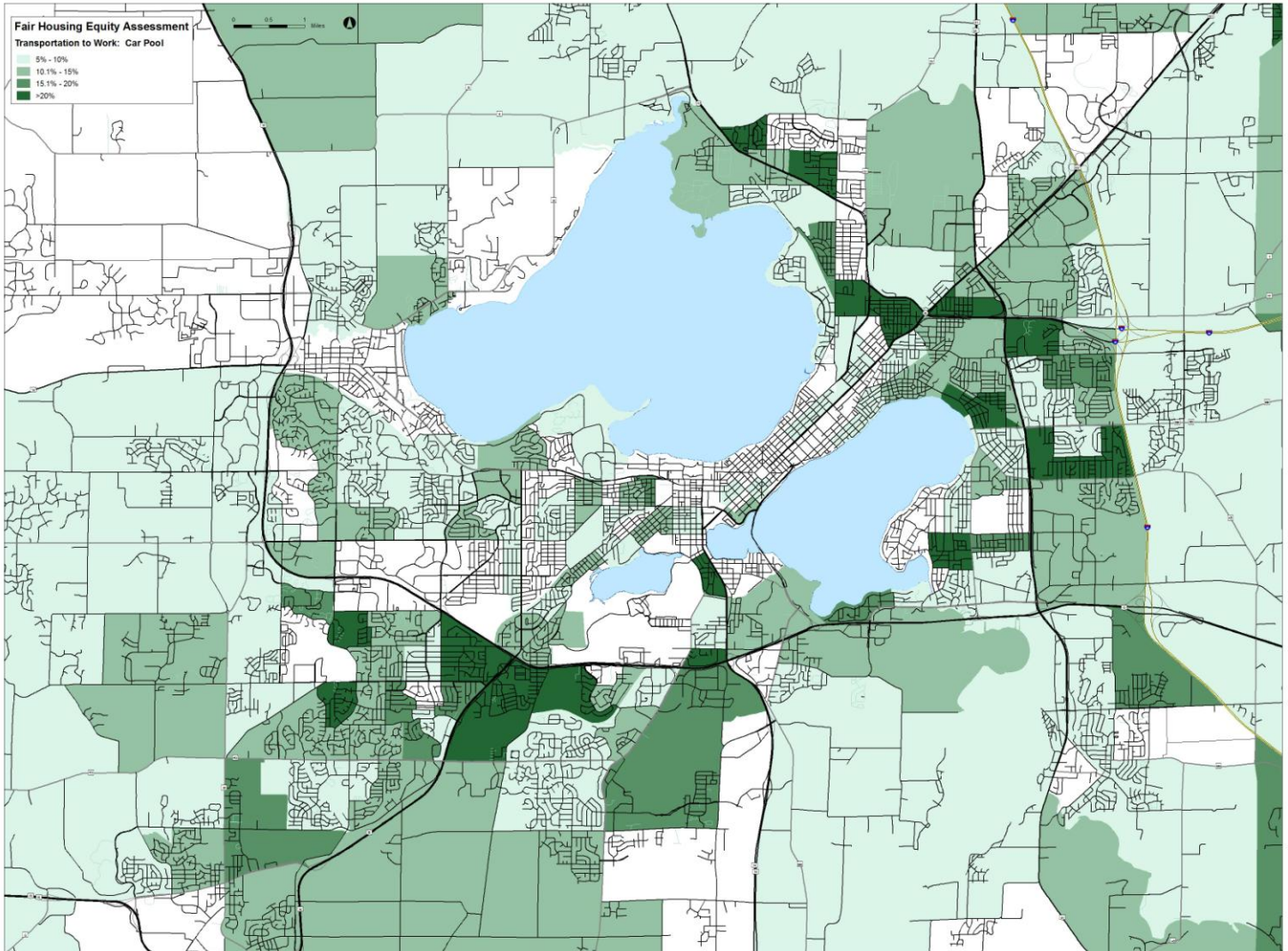
Figure 70 - Housing Units with No Vehicle, Dane County 2007-2011
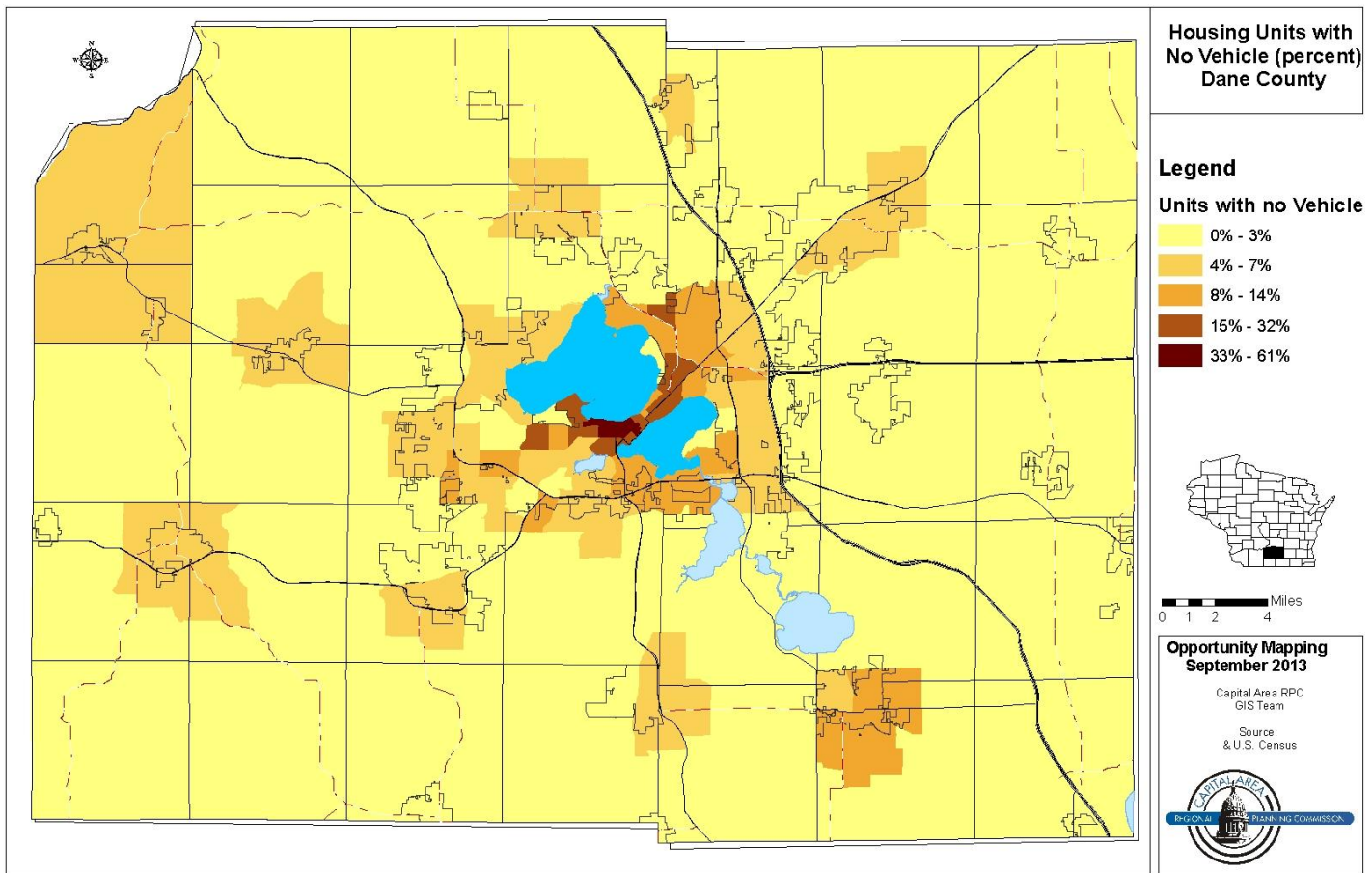
Source: Capital Area Regional Planning Commission, U.S. Census, American Community Survey 5-year estimates, 2007-11

Housing Plus Transportation Cost

Maps in Figure 51 and Figure 52 show areas where housing was affordable to a typical regional household earning 100% and 80%, respectively, of the county's Area Median Income (AMI). A more complete picture of affordability takes into account location, because where a home is located has a strong influence on how much its occupants spend on transportation.

Figure 71 shows the areas (in green) where a typical regional household would likely pay 45% or less of their income on the combination of housing and transportation. **Areas that have affordable levels of housing plus transportation costs – for typical households – are predominantly in Madison, on the isthmus, along University Avenue, east and north, south and southwest.** Portions of Middleton, Sun Prairie, Verona, and Stoughton also show up as affordable by this measure.

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Areas that have affordable levels of housing plus transportation costs –for typical households—are predominantly in Madison, on the isthmus, along University Avenue, east and north, south and southwest.

Figure 71 - Housing & Transportation Costs as Percent of Income for Households at 100% of AMI, 2009
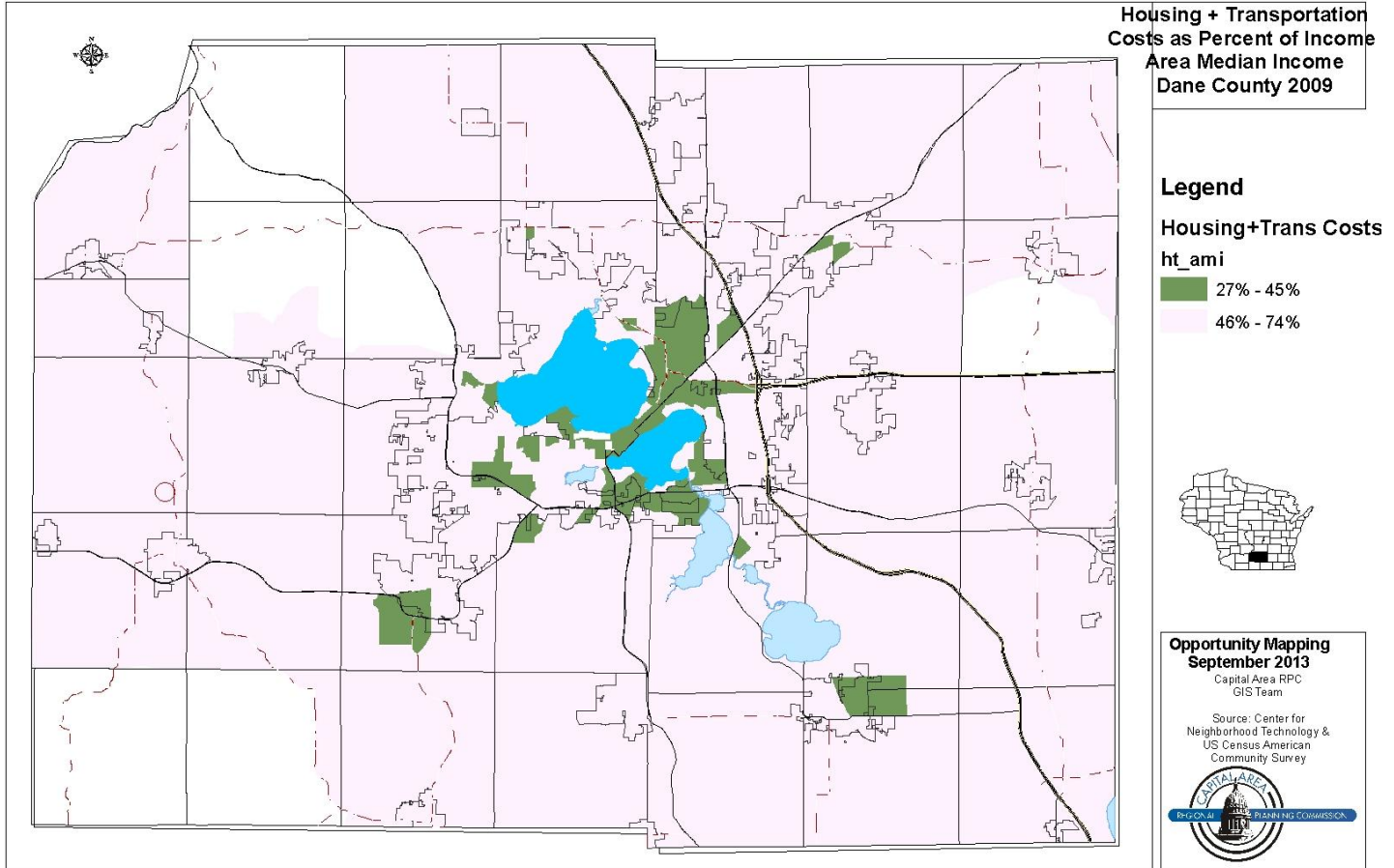
Source: Center for Neighborhood Technology and U.S. Census

The picture changes considerably when housing plus transportation (H+T) costs are modeled for households at 80% of AMI. shows that **the only areas (census block groups) with H+T costs at 45% or less of income for these moderate-income households are downtown Madison and the south side**. This picture underscores the importance of expanding transportation choices, near-by destinations and increasing housing affordability – especially near transit and jobs.

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The only areas (census block groups) with H+T costs at 45% or less of income for these moderate-income households are downtown Madison and the south side

Figure 72 - Housing + Transportation Costs as Percent of Income for Households at 80% of AMI, 2009
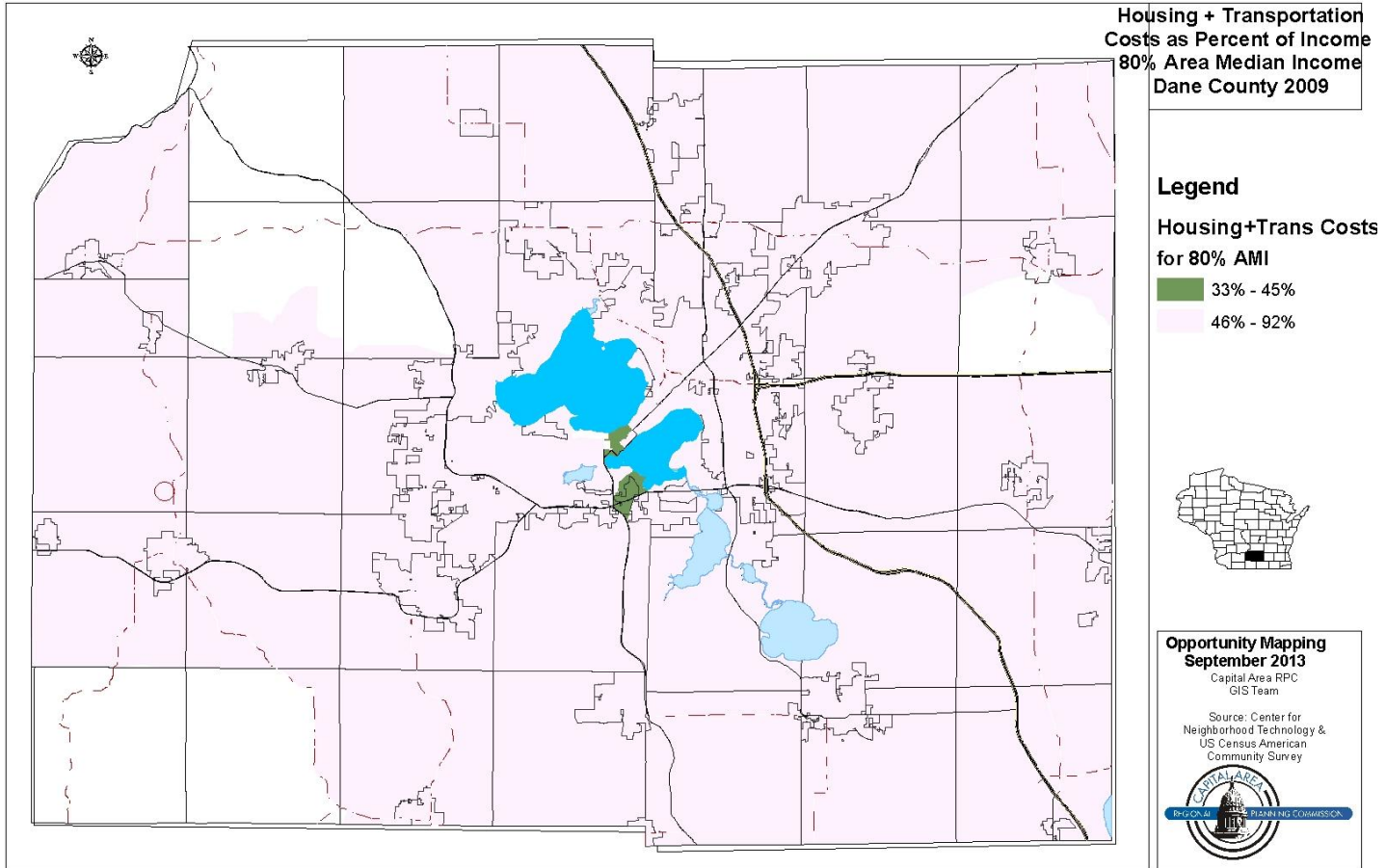
Source: Center for Neighborhood Technology and U.S. Census

Employment Dispersion

Location of jobs is a factor in access to opportunities. People without ready access to good jobs experience barriers to upward mobility, even in regions with healthy job markets. Although employment concentrations continue in central Madison (see Access to Opportunity: Jobs beginning on page), jobs are decentralizing, with higher growth on the edges of the Central Urban Service Area. Figure 73 shows change in total number of jobs by census block group from 2002 to 2011. **Most job growth is occurring around the periphery, with notable exceptions of portions of central Madison and south Madison.**

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Most job growth is occurring around the periphery, with notable exceptions of portions of central Madison and south Madison.

Figure 73 – Change in Total Number of Jobs by Census Tract, 2002—2011
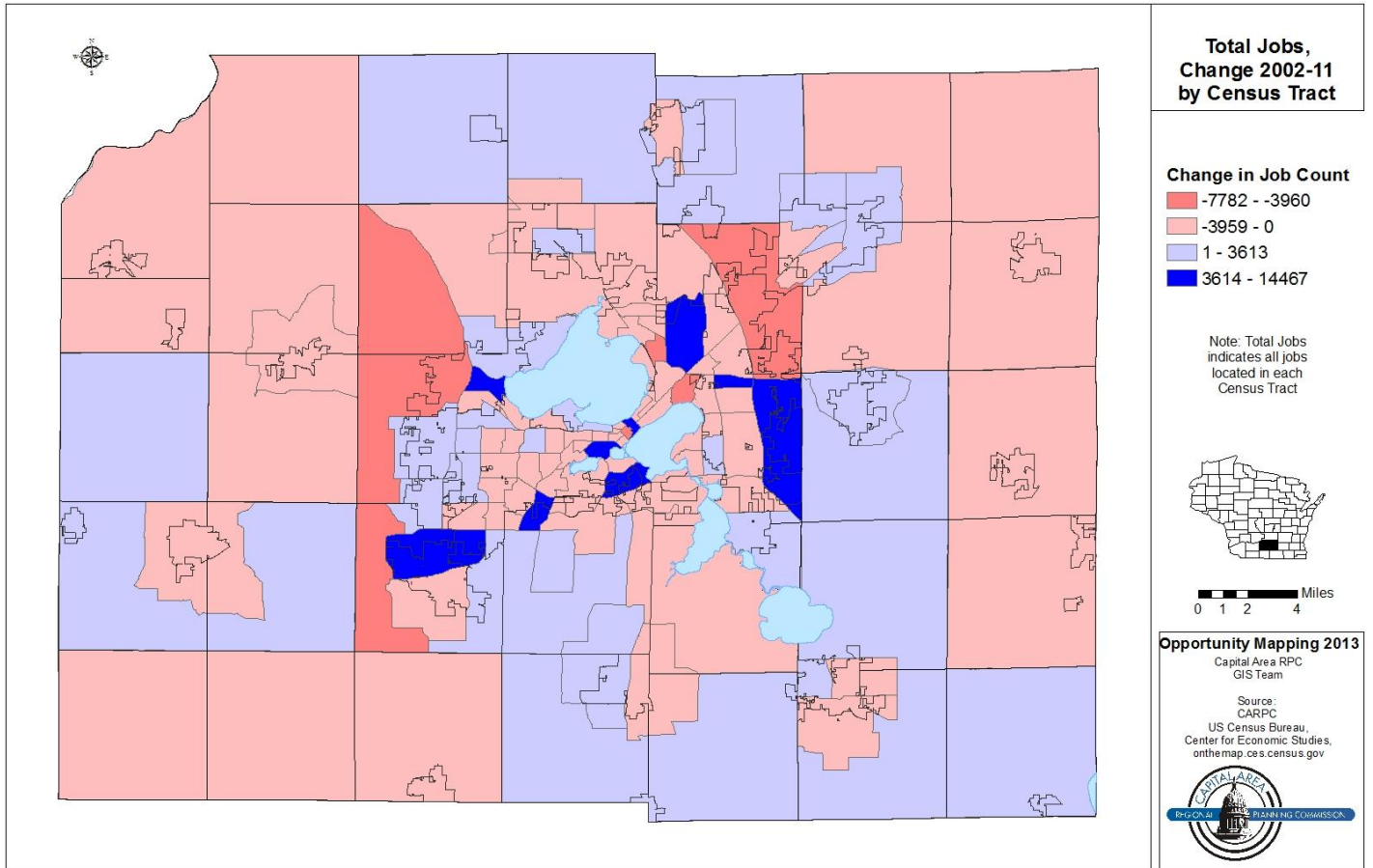
Source: US Census Bureau, Center for Economic Studies, onthemap.ces.census.gov

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Decentralization of jobs is expected to continue. The Madison Area Transportation Planning Board (MATPB, the Metropolitan Planning Organization, or MPO, for the region) generates the map in Figure 74 showing continued strong peripheral job growth (see Figure 73).

Job growth is occurring, and projected to occur, in areas with higher annual transportation and housing costs.

Figure 74 – Employment Change 2000—2035 by Traffic Analysis Zone[26]
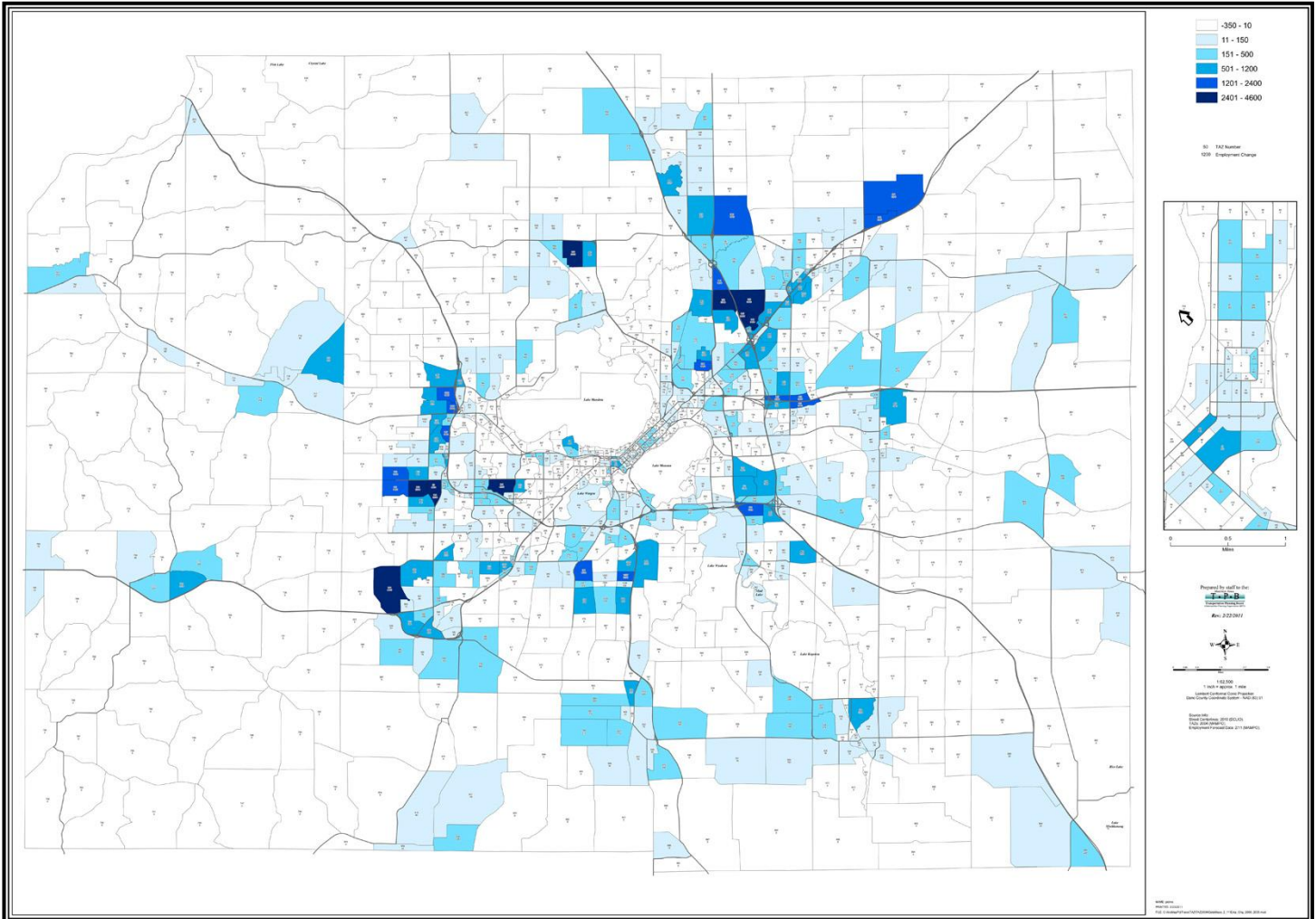
Source: Madison Area Transportation Planning Board

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[26] A traffic analysis zone is the unit of geography most commonly used in conventional transportation planning models. The size of a zone varies, but for a typical metropolitan planning software, a zone of under 3000 people is common. Zones are constructed by census block information.

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Note that job growth is occurring, and projected to occur, in areas with higher annual transportation and housing costs. Accessing these jobs from areas with more affordable housing and lower transportation costs (see Figure 65, Figure 66, Figure 71, and **Error! Reference source not found.**) will require greater expenses for car travel or lengthy bus rides. For example, weekday A.M. peak period (morning commute) transit travel times from the eight "environmental justice areas (EJ)"[27] (areas with concentrations of minority and low-income persons) to the eight primary Madison area employment centers averages 42 minutes.[28] While most EJ areas can reach Capital Square in 25 minutes or less, most employment centers require bus rides ranging from 30 to 80 minutes. Travel times will be significantly longer, or non-existent during non-peak travel times.

Social Barriers

In addition to physical barriers discussed above, a range of social barriers can limit access to opportunities. Racial and income segregation can reduce access to social networks connected to education and employment opportunities. Households in poverty face greater barriers, especially to children, compared to middle and upper-income households. Education, housing cost burdens, and limited English proficiency e are also barriers to opportunity. This section explores disparities in access to opportunity in the form of segregation, as well as racial and ethnic concentrations of poverty in Dane County.

HUD Analysis of Disparities in Access to Opportunity

The U.S. Department of Housing and Urban Development prepared an analysis of disparities in access to opportunity for Dane County. HUD measures disparities in five indices as shown in Figure 75: school, poverty, labor engagement, housing and neighborhood stability, and job accessibility. Each index combines two or more measures as shown to the right above.[29] Scores are 0 to 10, with 10 being assigned to census tracts with highest access scores. Total census tract scores for the groups are combined for an overall average. An overall high access score for a group means that they mostly live in census tracts with high levels of opportunity.

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[27] Environmental Justice is the fair treatment and meaningful involvement of all people regardless of race, color, national origin, or income with respect to the development, implementation, and enforcement of environmental laws, regulations, and policies. EPA has this goal for all communities and persons across this Nation. It will be achieved when everyone enjoys the same degree of protection from environmental and health hazards and equal access to the decision-making process to have a healthy environment in which to live, learn, and work.

[28] 2035 Regional Transportation Plan (RTP) Update, March 2012, Madison Area Regional Transportation Planning Board. The RTP includes an Environmental Justice Analysis in compliance with Title VI of the 1964 Civil Rights Act and Executive Order 12898 (1994).

[29] Each opportunity dimension ranges from 1 to 10, with 10 representing the most opportunity-rich census tracts, and 1 representing the most opportunity-scarce census tracts. Data represent the average neighborhood characteristics for each group. Highlighted disparity cells represent statistically significant differences across groups at the 0.1 significance level. For more information on the variables in each dimension, please read the PDR Fair Housing Data Documentation Guide.

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Figure 75 - Access to Opportunity, Dane County, WI
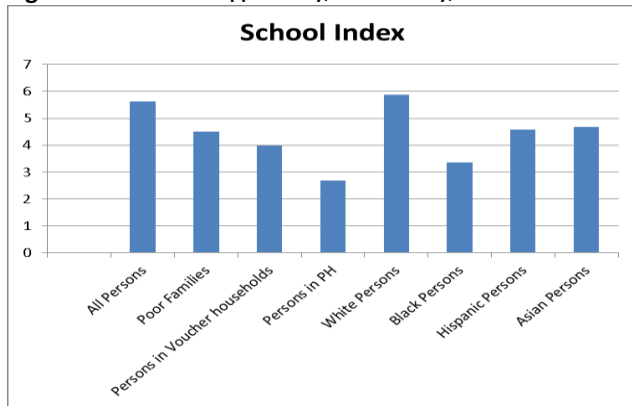
School Index
Neighborhood School Reading Proficiency
Neighborhood School Math Proficiency
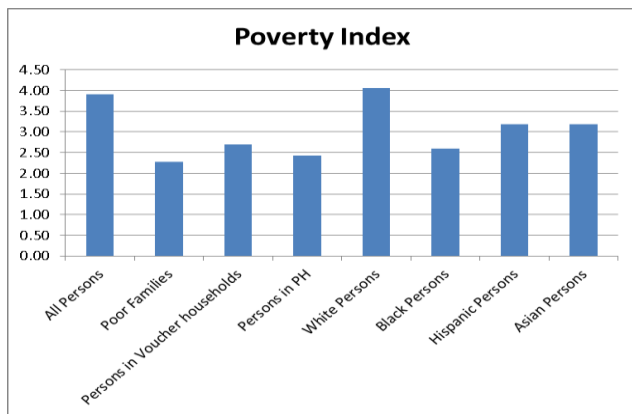
Poverty Index
Family Poverty Rate
% of Households w/ Public Assistance
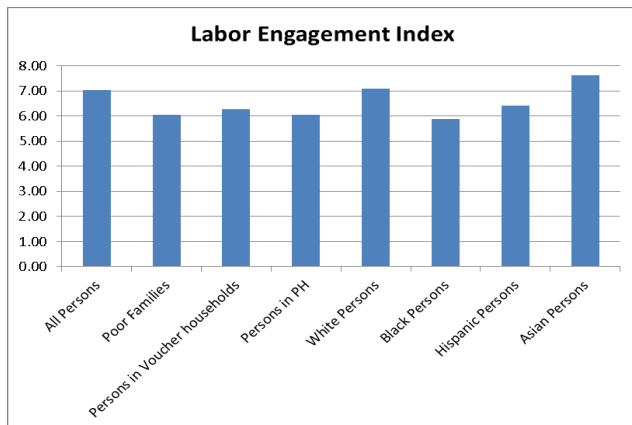
Labor Engagement Index
% w/ Bachelor's or Above
Unemployment Rate
Labor force Participation Rate

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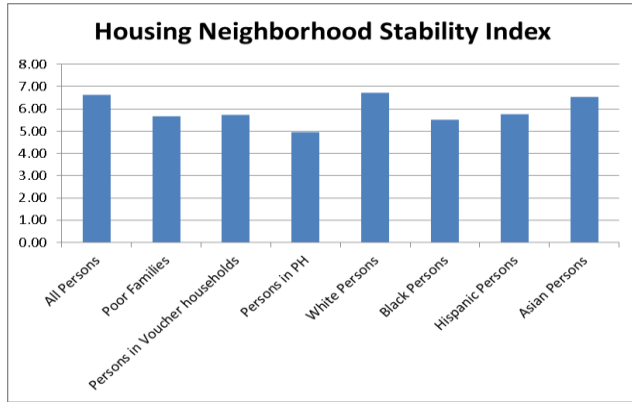
Housing Neighborhood Stability Index
% of New Purchase Successful, Low-Cost
% of Refi Purchase Successful, Low-Cost
Homeownership Rate
% Vacant
% Crowded (1+ Occupant per room)
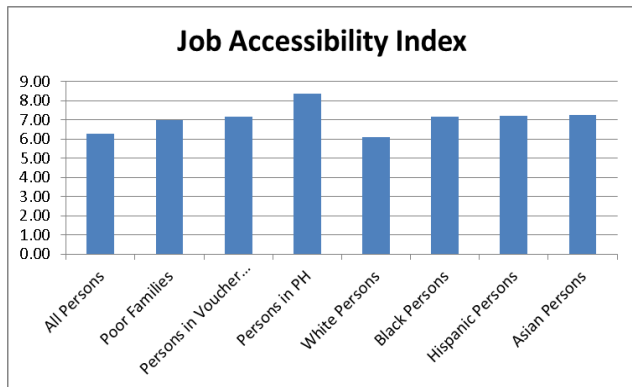
Job Accessibility Index
Tract Level Job Counts
Tract Level Job Worker Counts
Origin-Destination Flows
Aggregate Commute Time
Tract-Tract Average Commute by Mode

Source: U.S. HUD

For example, Asian people tend to live in census tracts with high levels of labor engagement, as measured by percent with a bachelor's degree or higher, the unemployment rate, and the labor participation rate. Conversely persons living in public housing tend to live in tracts with high levels of poverty and public assistance.

As shown in Figure 76, **White persons measured the highest access to opportunity with an overall score of 6.8. Black persons scored the lowest access at 4.8.** Persons in public housing, persons in voucher households, and poor people, also had low access scores.

Figure 76 - Summary Table Access to Opportunity, Dane County, WI

Indices	All Persons	Poor Families	Persons in Voucher households	Persons in Public Housing	White Persons	Black Persons	Hispanic Persons	Asian Persons
School	5.6	4.5	4	2.7	5.9	3.3	4.6	4.7
Poverty	3.9	2.3	2.7	2.4	4.1	2.6	3.2	3.2
Labor Engagement	7	6	6.3	6.1	7.1	5.9	6.4	7.6
Housing Neighborhood Stability	6.6	5.7	5.7	5	6.7	5.5	5.8	6.5
Job Accessibility	6.3	7	7.2	8.4	6.1	7.2	7.2	7.3
Opportunity	6.6	5.2	5.3	4.5	6.8	4.8	5.8	6.6
Demographic Shares of Total Population					84.40%	4.30%	4.80%	4.30%

Source: U.S. HUD

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Poverty and school indices had the lowest access overall, with scores all below five. Labor engagement and job accessibility had the high access scores, ranging from 5.0 to 8.4. Housing and neighborhood stability indices scored in the mid-range.

To measure disparity between racial and ethnic groups, HUD compared access scores for poor persons in each group. This method effectively holds income constant and isolates race and ethnicity as a key variable accounting for different levels of access.

Figure 77 - Disparities in Access to Opportunity, Dane County, WI
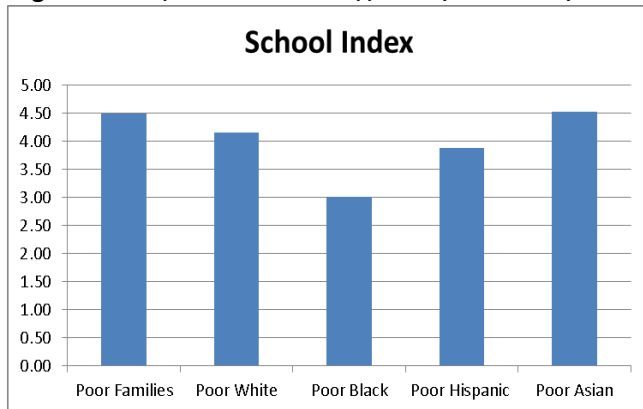
School Index		
Neighborhood School Reading Proficiency		
Neighborhood School Math Proficiency		
Disparity Black-White	Disparity Hispanic-White	Disparity Asian-White
1.15	0.27	-0.38
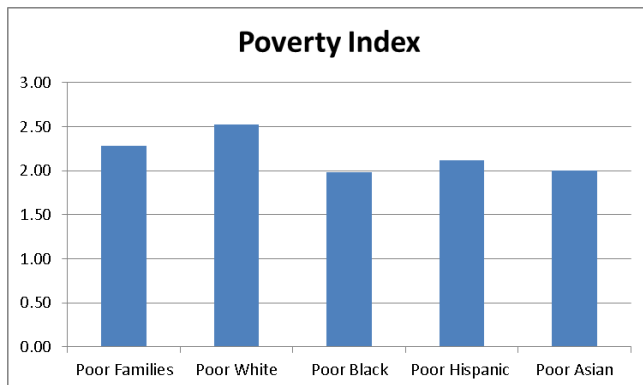
Poverty Index		
Family Poverty Rate		
% of Households w/ Public Assistance		
Disparity Black-White	Disparity Hispanic-White	Disparity Asian-White
0.55	0.41	0.52
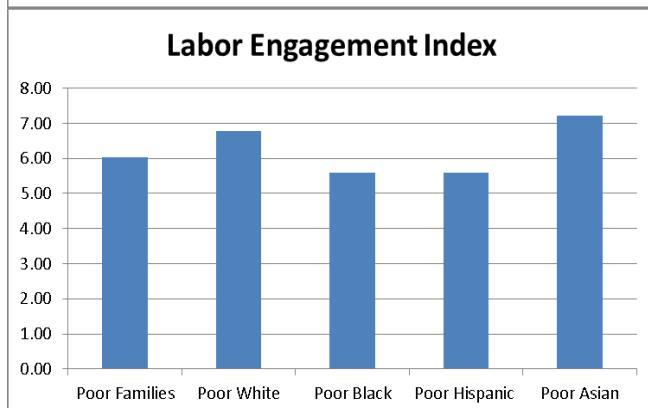
Labor Engagement Index		
% w/ Bachelor's or Above		
Unemployment Rate		
Labor force Participation Rate		
Disparity Black-White	Disparity Hispanic-White	Disparity Asian-White
1.17	1.19	-0.44

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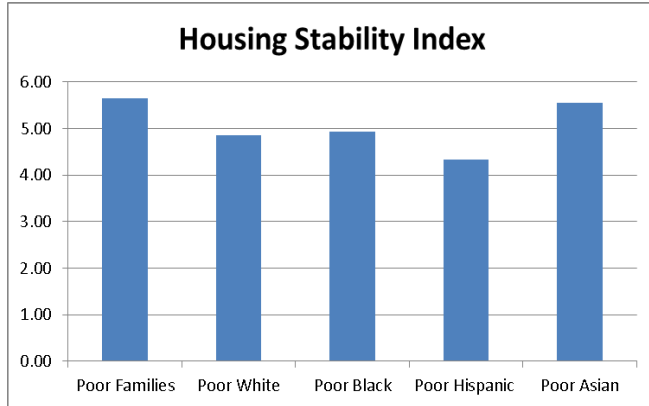
Housing Stability Index

Housing Neighborhood Stability Index
% of New Purchase Successful, Low-Cost
% of Refi Purchase Successful, Low-Cost
Homeownership Rate
% Vacant
% Crowded (1+ Occupant per room)

Disparity Black-White	Disparity Hispanic-White	Disparity Asian-White
-0.08	0.52	-0.71
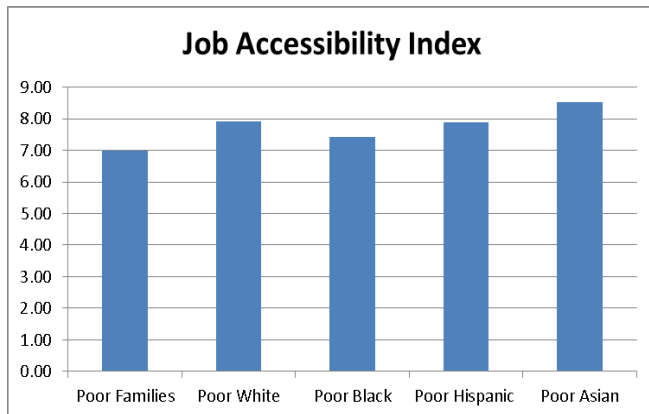
Job Accessibility Index

Job Accessibility Index
Tract Level Job Counts
Tract Level Job Worker Counts
Origin-Destination Flows
Aggregate Commute Time
Tract-Tract Average Commute by Mode

Disparity Black-White	Disparity Hispanic-White	Disparity Asian-White
0.50	0.04	-0.61

Source: U.S. HUD

Figure 77 shows the opportunity access scores for poor Whites, Blacks, Hispanics, Asians and all poor families. Not surprisingly, poor persons generally had lower access scores than those for all persons. For example White persons had an overall access score of 6.8 while poor Whites scored 5.4; poor Hispanics scored 4.5 compared to 5.8 for all Hispanics. Access scores for poor Blacks, however, were not significantly lower, at 4.3, than for all Blacks at 4.8, likely reflecting high levels of poverty among Black families. The gap between poor Asians and all Asians was also small (6.0 vs. 6.6), but the scores were medium-high overall.

> Poor White families are more likely to have access to quality schools, and be engaged in the labor market, than poor Black families.

The gap between the opportunity access scores for poor Whites and poor Blacks is 1.1, which is the Black-White disparity measure as shown in Figure 78. While the disparity is smaller than the gap between all Whites and all Blacks (2.0), it shows that race is a factor in access to opportunity. Other higher disparity scores are Black-White and Hispanic White Labor Engagement (1.2) and Black-White School (1.2). Opportunity access scores for poor Asians are slightly higher than for poor Whites.

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Poor White families are more likely to have access to quality schools, and be engaged in the labor market, than poor Black families.

Figure 78 - **Summary Table Disparities in Access to Opportunity, Dane County, WI**

Indices	Poor Families	Poor White	Poor Black	Poor Hispanic	Poor Asian	Disparity Black-White	Disparity Hispanic-White	Disparity Asian-White
School	4.5	4.2	3.0	3.9	4.5	1.2	0.3	-0.4
Poverty	2.3	2.5	2.0	2.1	2.0	0.5	0.4	0.5
Labor Engagement	6.0	6.8	5.6	5.6	7.2	1.2	1.2	-0.4
Housing Neighborhood Stability	5.7	4.9	4.9	4.3	5.6	-0.1	0.5	-0.7
Job Accessibility	7.0	7.9	7.4	7.9	8.5	0.5	0.0	-0.6
Opportunity	5.2	5.4	4.3	4.5	6.0	1.1	0.9	-0.6

Source: U.S. HUD

Opportunity disparities in the Madison area are significantly lower than in the Chicago metropolitan area. As shown in Figure 79. The Chicago area Black-White Opportunity Index disparity is 3.5 and the Hispanic-White measure is 2.5. Poor Blacks scored only 2.0 for access to opportunity compared to 5.5 for poor Whites.

Figure 79 - **Opportunity Disparities for the Chicago Metropolitan Area**

	Disparity Black-White	Disparity Hispanic-White	Disparity Asian-White
School Index	3.91	2.85	0.15
Poverty Index	2.61	1.77	0.69
Labor Engagement Index	3.46	1.93	-0.02
Housing Stability Index	3.13	2.56	0.69
Job Accessibility Index	1.51	0.22	-0.61
Opportunity Index	3.48	2.54	0.33

Source: U.S. HUD

Des Moines, Iowa is sometimes considered a peer region to Madison, as a Midwest state capital. The Des Moines Black-White disparity measure was 1.7 and the Hispanic-White disparity measure was 1.9. The Black-White disparity measure for Lane County, Oregon is -1.4, meaning that poor Blacks have higher access to opportunities than poor Whites, according to these measures.

The Madison area generally has lower racial/ethnic disparities, when controlling for income, in access to opportunities than other regions in the country. Knowing that disparities are worse elsewhere, however, does not mean Madison area residents should feel complacent about disparities overall. On many

measures racial disparities between all Blacks and all Whites are wider in the Madison area than virtually any other region in the country (see Section F—Barriers to Accessing Opportunities p. 100).

Segregation

Today's built and social environment is often rooted in past decisions. While Fair Housing laws have removed policies that created or reinforced racially segregated areas such as redlining, the legacy of these policies remains in current housing patterns and neighborhoods around the country.

It is also important to recognize that segregation policies are not always a thing of the distant past. In 1995, the federal government charged American Family Insurance Company with engaging in a pattern of illegal discrimination by using race as a factor in determining whether to issue homeowner insurance policies in the Milwaukee metropolitan area. In 2011, Countrywide Financial Corporation, a subsidiary of Bank of America, was found to have engaged in discriminatory lending practices resulting in higher rates and ultimately higher housing costs for minority borrowers.

Further, there are still factors in practice today that effect housing patterns including the locations of FHA loans and Section 8 steering, zoning decisions and the siting of housing projects, NIMBYism, and segregation within public housing.

This section considers the prevalence of segregation within the region and the factors that have contributed to the current situation.

Segregation Measure – Dissimilarity Index

The dissimilarity index[30] is a commonly used measure of segregation between two groups, such as White and Black populations, reflecting their relative distributions across neighborhoods within a city or metropolitan area. Dissimilarity Index values range from zero (complete integration) to one, (complete segregation).

Imagine a hypothetical metro region with two census tracts. If all of the Black people lived in one tract and all the White people in the other, the dissimilarity score would be 1. If they were evenly divided between the two tracts the score would be 0. The dissimilarly index can be roughly interpreted as the percent of residents that would need to move for the community to achieve complete integration.

Figure 80 – US Dissimilarity Indices, 2000, 2010

	2010	2000
Black-White	62.7%	65.2%
Hispanic-white	50.0%	51.6%
Asian-white	45.9%	42.1%

Source: U.S. HUD

The national averages for dissimilarity indices among the major racial ethnic groups range from 0.627 for Black-White to 0.459 for Asian-White. National trends show a slight move toward integration between 2000 and 2010 for White, Black and Hispanic populations, with a slight increase in dissimilarly index between Asian and White populations. In general, values lower than 40% are considered to reflect low

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[30] "Measurement of Segregation by the US Bureau of Census in Racial and Ethnic Residential Segregation in the United States: 1980-2000," Weinberg, Iceland and Steinmetz

segregation. Values between 40% and 55% indicate a moderate segregation, with those over 55% thought of as high.

Figure 81 – 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: U.S. HUD

The dissimilarity indices in the City of Madison are all below 40% threshold which indicates there are low levels of segregation in the City. Overall, White-Black dissimilarity index is highest, being six to eight points higher than that of White-Hispanic and White-Asian.

Figure 82 – 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: U.S. HUD

Dane County has somewhat greater levels of segregation, but levels are still below national averages. Similarly to Madison, White-Black segregation is the highest of the major racial/ethnic groups.

Trends in Madison

The indices of dissimilarity for the City of Madison were created from decennial census data between 1980 and 2010 to identify trends in segregation patterns. In general, the level of segregation in Madison appears to be relatively stable. **White-Black and White-Hispanic segregation have increased somewhat, contrary to national trends of declining segregation scores.**

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White-Black and White-Hispanic segregation have increased somewhat, contrary to national trends of declining segregation scores

Figure 83 – Changes in Indices of Dissimilarity, City of Madison, 1980—2010

Index of Dissimilarity
City of Madison
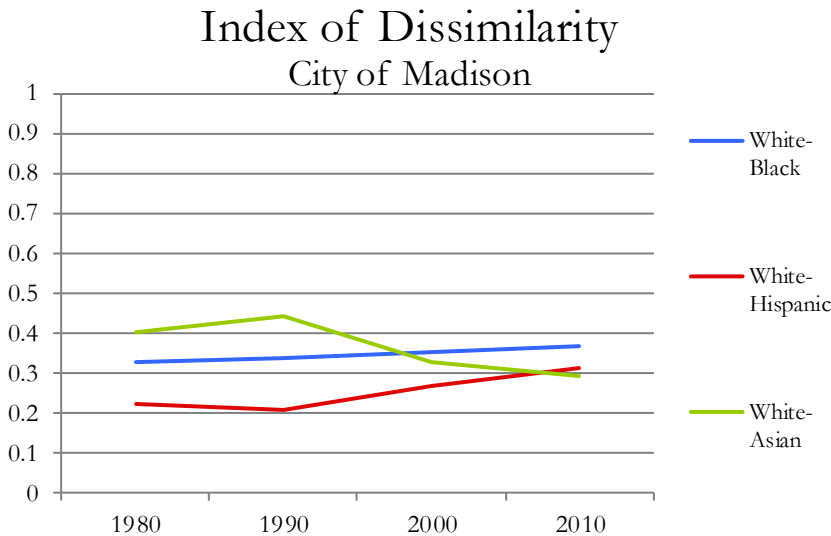
Source: U.S. HUD

Time series data is not available for Dane County, only the Madison metropolitan statistical area which is defined by census and included Columbia, Dane, and Iowa Counties for the 2000 and 2010 Census periods.[31]

Comparison to Other Wisconsin Cities

It is helpful to know where the region stands in comparison to other cities within the state of Wisconsin. The table below looks at the indices of dissimilarity from Wisconsin's ten most populous cities.

It is difficult to compare Madison to other cities within the state, because of the different scales and racial and ethnic compositions. One of the only other large cities is Milwaukee, which is considered one of the most segregated cities in the country by this metric. In general, the remaining cities in the list had low levels of segregation, with only Green Bay having a moderately segregated White-Hispanic index.

Green Bay and Kenosha are perhaps the most relevant comparisons to Madison, having relatively large sizes and similar racial/ethnic compositions. Madison and Kenosha have similar indices of dissimilarity for White-Black and White-Hispanic, while Kenosha has a higher index for White-Asian. Green Bay shows lower values for White-Black and White-Asian, but higher values for White-Hispanic.

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[31] Green County is the most recent addition to the Madison, WI MSA, added in February of 2013. The former Madison-Baraboo Consolidated Statistical Area (CSA) which included Sauk County in addition to Colombia, Dane, and Iowa Counties has been replaced by the Madison-Janesville-Beloit CSA which includes Columbia, Dane, Green, Iowa, Rock and Sauk Counties..

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Madison and Kenosha have similar indices of dissimilarity for White-Black and White-Hispanic, while Kenosha has a higher index for White-Asian. Green Bay shows lower values for White-Black and White-Asian, but higher values for White-Hispanic.

Figure 84 – Dissimilarity Indices: Comparison with Other Wisconsin Cities, 2010
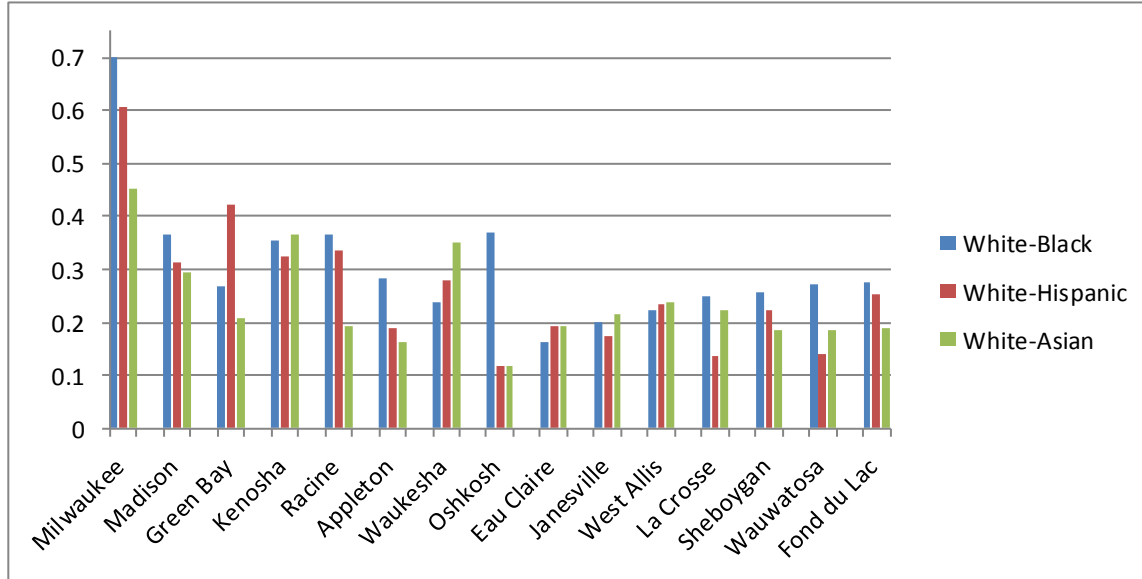
Source: U.S. HUD

Comparison to Peer Communities

Madison was also compared to peer communities around the country which have similar characteristics, such as the presence of a university or state capital, similar employment base and similar population. Like Madison, most of these communities' indices of segregation range in the thirties. Boulder, Eugene and Spokane generally had lower index values in the twenties. However, these cities also had smaller minority populations, with White residents comprising over 83% of the total population, compared to Madison's 76%. The closest comparison to Madison appears to be Des Moines, which has very similar index scores.

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The closest comparison to Madison appears to be Des Moines, which has very similar index scores.

Figure 85 - Dissimilarity Indices: Comparison with Peer Cities, 2010
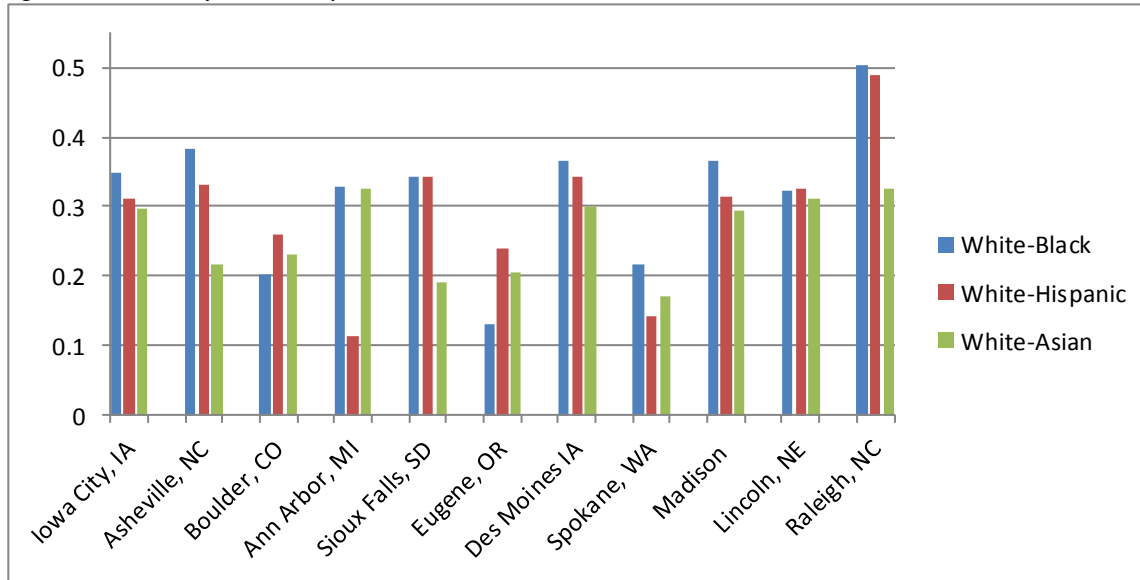
Source: U.S. HUD

Segregation Measure: Predicted Racial and Ethnic Composition

The second metric used to measure segregation is a comparison between the actual racial/ethnic composition of a place and one that is predicted based on metro population and household income characteristics. This regionally-derived data was provided to CARPC by HUD for each municipality in Dane County. The municipal level data was aggregated to get averages for cities, villages and towns as well as the county as a whole.

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Cities as a whole had larger populations of people of color than projected.

Figure 86 - Actual and Predicted Racial and Ethnic Composition by Dane County Municipality
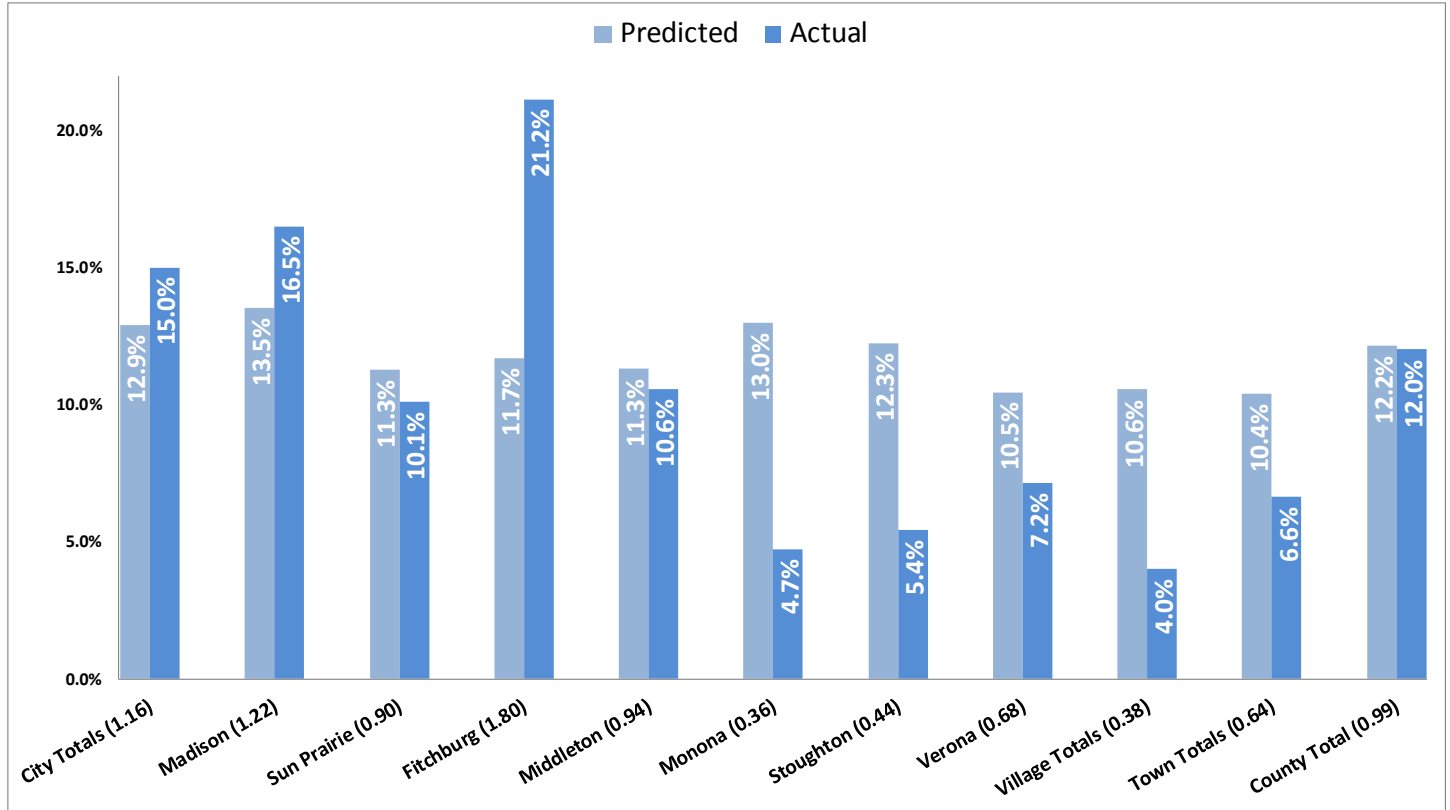
Source: U.S. HUD

Scores greater than 100 indicate that a racial group is more concentrated in a place than would be expected, given that group's share of the total metro region population at different income levels. For example, given Dane County's percent and income distribution of people of color, one would expect people of color to make up 14% of Madison's population if the region was not segregated. However, people of color make up 17% of the population, earning it a actual/predicted score of 122% (its

percentage of people of color is 22% higher than the region as a whole).

Overall, cities in Dane County contain the most people of color, including 5% Black, 4% Hispanic and 5% Asian, for a total of 15% people of color. In each of population groups, **cities as a whole had larger populations of people of color than projected**. Both Madison and Fitchburg exceed predicted populations individually, with Fitchburg having significantly greater Black and Hispanic populations than

Example of Predicted Racial/Ethnic Composition Ratio

Panel A. Hypothetical Jurisdiction A

Income category	Metro area racial share	Total Jurisdictional Population	Predicted racial pop.	Actual racial pop.	Actual/Predicted Ratio
Less than $50,000	0.32	10,000	3,200	1,300	
$50,000 to $100,000	0.34	6,000	2,040	500	
Greater than $100,000	0.28	2,000	560	200	
Total			5,800	2,000	0.3448

projected (170% and 289% respectively vs. projections). Sun Prairie and Middleton did not have the overall predicted population of people of color, but had approximately 90% of these numbers. The remaining cities fell below their predicted rates by about half, with people of color comprising roughly 5% of their populations.

Villages collectively are about 4% people of color, which was well below the 11% predicted population. There were only four instances of a village exceeding a projected population for any non-White group, three of which were attributed to a rapidly growing Hispanic population (Villages of Brooklyn, Cambridge and Shorewood Hills). Interestingly, towns as a group had greater proportions of people of color than villages, averaging about 7%. Much of this can be attributed to urban towns surrounding (or surrounded by) other cities and villages, including the towns of Madison, Blooming Grove and Sun Prairie. The Town of Madison has a non-White population of 37%, more than twice as large as predicted, and double that of the City of Madison.

Racial and Ethnic Concentrations of Poverty

When people of color are disproportionately poor, and geographically concentrated and isolated, they can face many barriers to opportunity. The U.S. Department of Housing and Urban Development (HUD) identifies such "racially and ethnically concentrated areas of poverty" as important focal points for identifying barriers to opportunity.

Racially and ethnically concentrated areas of poverty (RECAP) can reinforce patterns of segregation and perpetuate the isolation of low-income residents and people of color from life opportunities available to other residents.

> HUD defines RECAPs as census tracts with the family poverty rate above 40% or three times the metro average and a non-White population greater than 50%.

Nationally, these areas tend to be located in urban cores and other large concentrations of affordable housing**.**

Within the Capital Area Region there are two census tracts that meet the HUD criteria for racially or ethnically concentrated areas of poverty: census tracts 6 and 14.01 (see Figure 87 and Figure 89). These tracts are home to approximately 1% of the county's total population, but nearly 5% of the county's minority population.

Census tract 32 met the criteria for being RECAP, however it was excluded from the analysis because its population is comprised primarily of students from the University of Wisconsin and includes foreign exchange student housing. **Other tracts, 14.02, 23.01, and 25 had similar levels of poverty and racial composition but fell just short of the above criteria.**

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Within the Capital Area Region there are two census tracts that meet the HUD criteria for racially or ethnically concentrated areas of poverty: census tracts 6 and 14.01

Figure 87 – Racial & Ethnic Concentrations of Poverty, Dane County
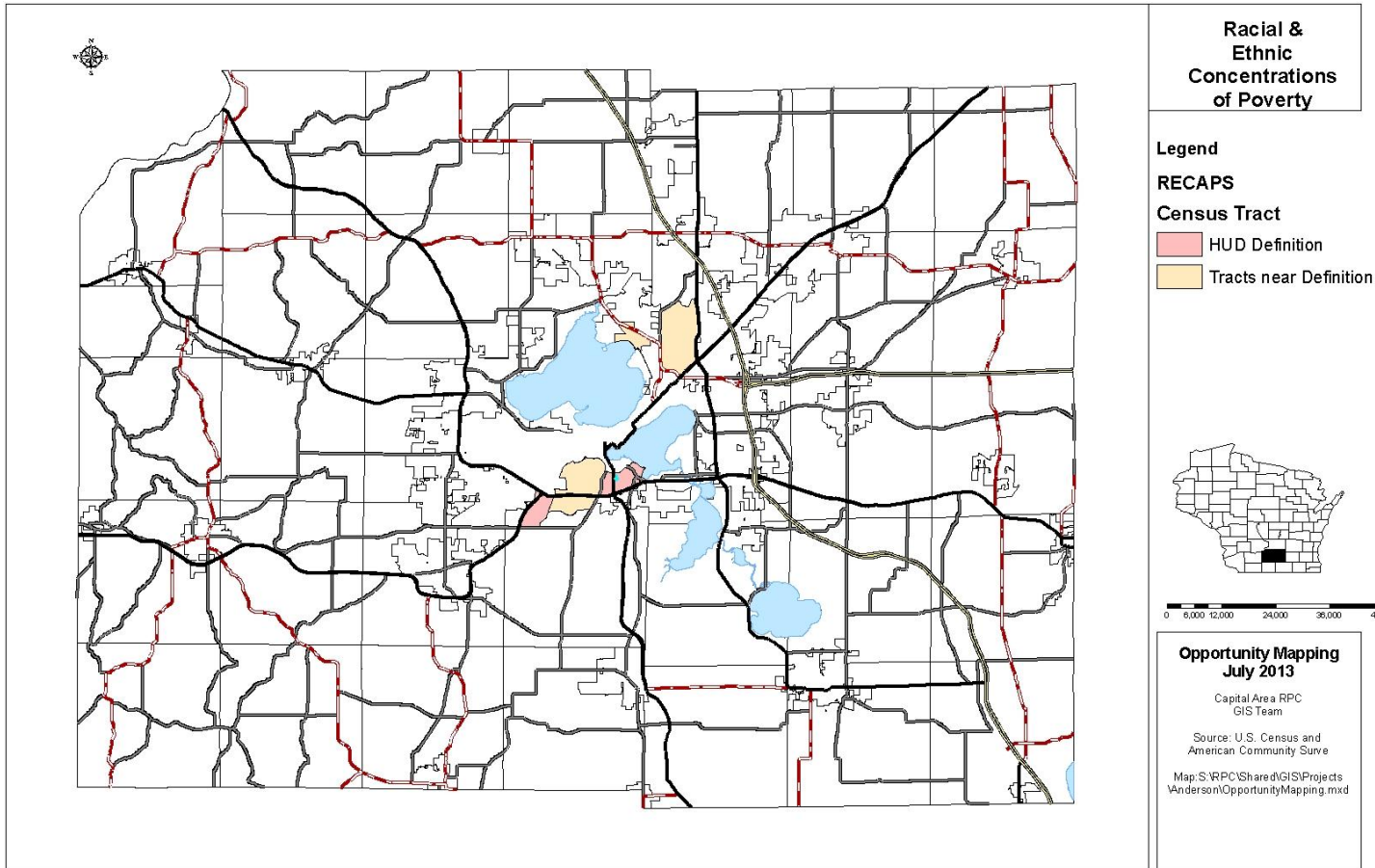
Source: U.S Census and Department of Housing and Urban Development

Figure 88 – Racially/Ethnically Concentrated Areas of Poverty, Dane County, 2005-2009

	Count	Percent
Tracts	**230**	**100%**
RCAP/ECAP Tracts	2	1%
Non-RCAP Tracts	228	99%
Total Population in RCAP/ECAP	**5,345**	**1.12%**
Non-White	3,509	4.73%
Black	1,080	5.32%
Hispanic	1,296	5.67%
Asian	828	4.09%
Pacific Islander	0	0.00%
Native American	27	3.01%

Source: U.S Census and Department of Housing and Urban Development

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Other tracts, 14.02, 23.01, and 25 had similar levels of poverty and racial composition but fell just short of the HUD criteria.

Figure 89 – Census Tracts Close to Meeting HUD Definition of Racial and Ethnic Concentrations of Poverty (RECAP)

Tract	Families	Percent Persons below poverty	Percent People of Color	Area
14.02	1,306	24	46	South Madison
23.01	896	33	44	N. Madison/ Troy Drive
25.01	381	40	39	Near airport
HUD Definition		39.3	50	
County		13.1	18	

Source: U.S Census and Department of Housing and Urban Development

Figure 90- Poverty Rate of Racially and Ethnically Concentrated Areas of Poverty, 1970—2010

Poverty Rate	2010*	2000	1990	1980	1970
6 (Family)	**31.3**	**1.4**	**0.8**	**0.0**	**1.5**
White	16.2	11.8	3.9	3.7	7.1
Black	57.6	0.0	13.2		
Asian	51.8				
Hispanic	20.7	8.1	0.0		
14.01 (Family)	**31.2**	**1.8**	**0.6**	**2.3**	**3.3**
White	25.2	2.2	5.2	6.4	9.0
Black	33.3	0.0	27.0	-999.0	-999.0
Asian	39.3				
Hispanic	35.3	0.0	15.8		

Source: U.S. Census, Decennial Census (1970—2000); American Community Survey 5-year estimates, 2007-11

Both RECAP tracts exist in areas previously identified as having the greatest concentrations of minority populations, by the beltline south of central Madison. The two tracks are distinct from each other in terms of growth and other patterns.

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Figure 91 - Populations of Racially and Ethnically Concentrated Areas of Poverty, 1970 — 2010
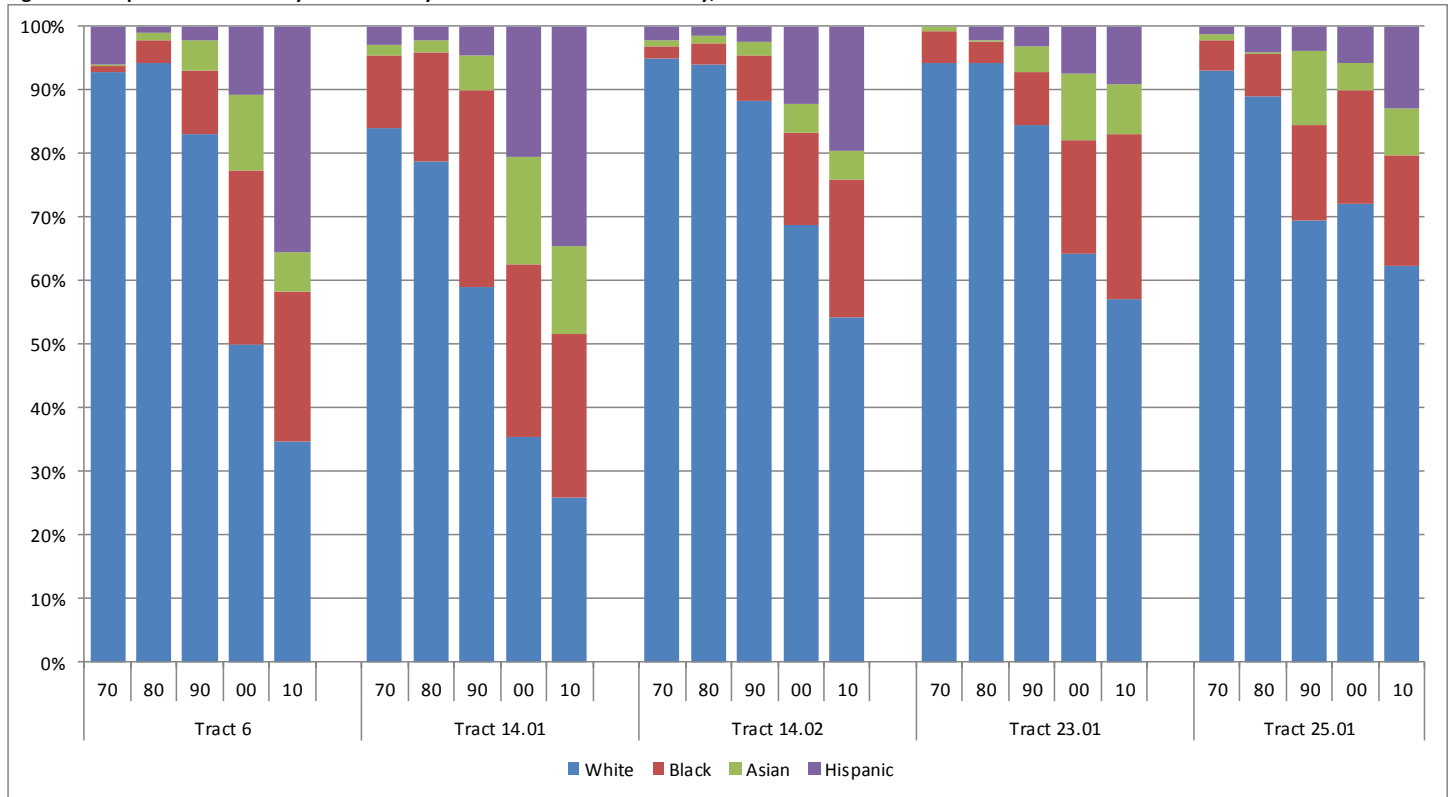
*Populations total more than 100% in 1970 due to Census definitions of race and ethnicity.
Source: U.S. Census

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Figure 92 - Dunn's Marsh/Allied Drive—Census Tract 6
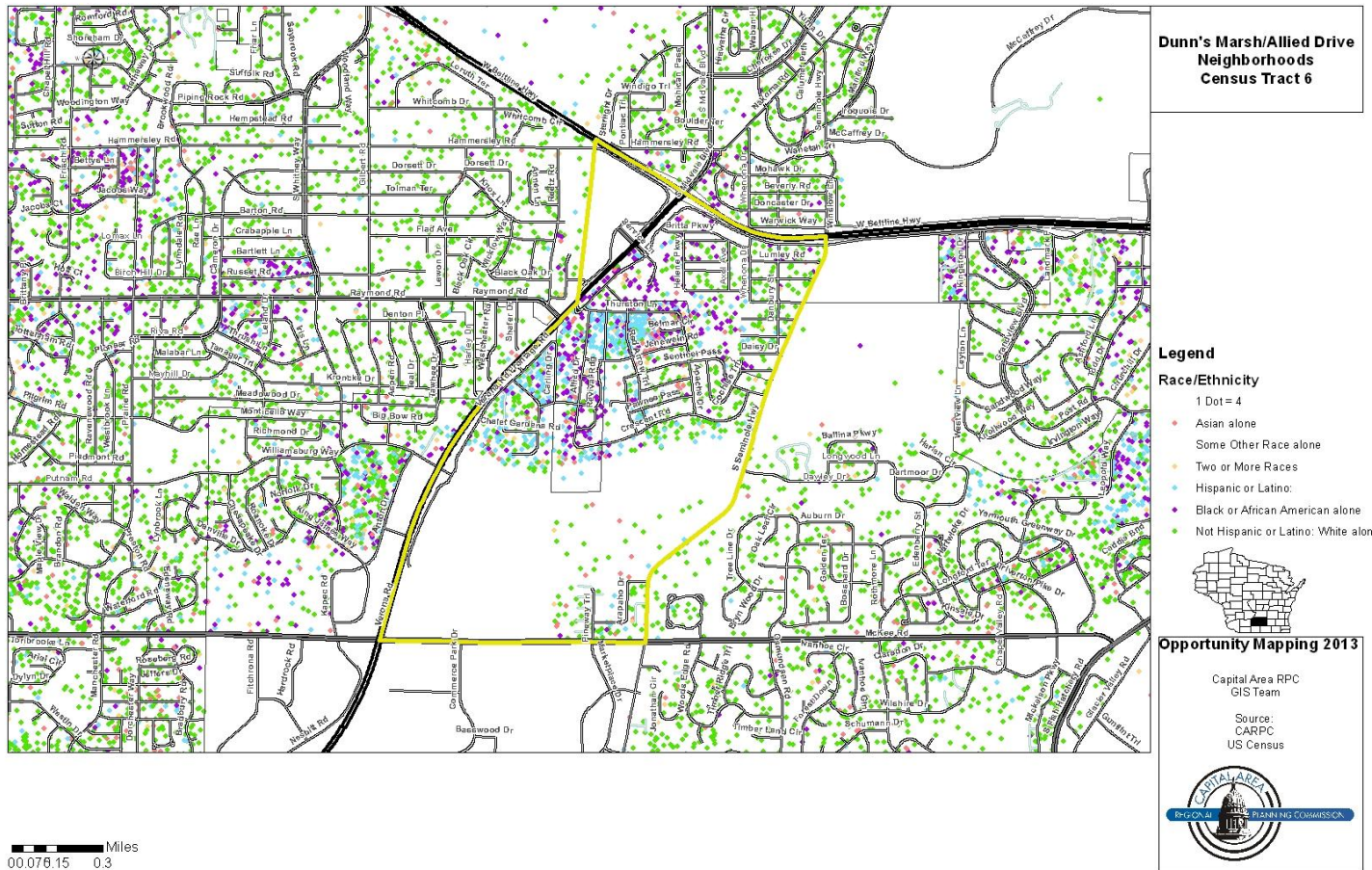
Source: U.S. Census, CARPC

Dunn's Marsh/Allied Drive—Census Tract 6

Tract 6 (Figure 92) is generally bound by the beltline, Verona Road, Seminole Highway and McKee Road, in the cities of Madison and Fitchburg, including the Allied Community and Dunns Marsh neighborhoods. With growth in Tract 6, poverty began to increase starting in 1980. Due to small sample sizes in years prior, 1990 is the first year census is able to reveal uneven poverty rates between racial and ethnic groups, which are more than twice the White rate. It should be noted racial/ethnic groups are shown as individual poverty rates, not family poverty rates which were used to identify the RECAPs. (See Figure 90)

The Dunn's Marsh/Allied Drive area has grown about 70% from its 1970 population, with the highest period of growth occurring between 1980 and 1990. During this time, the tract had a significant change in racial and ethnic composition, changing from nearly exclusively White, to a majority minority starting in 2000. In the past 20 years, the White population was cut in half in absolute numbers, and Black and Hispanic populations grew significantly. (See Figure 91)

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Figure 93 - Burr Oaks/Bram's Addition/Capitol View Heights—Census Tract 14.01
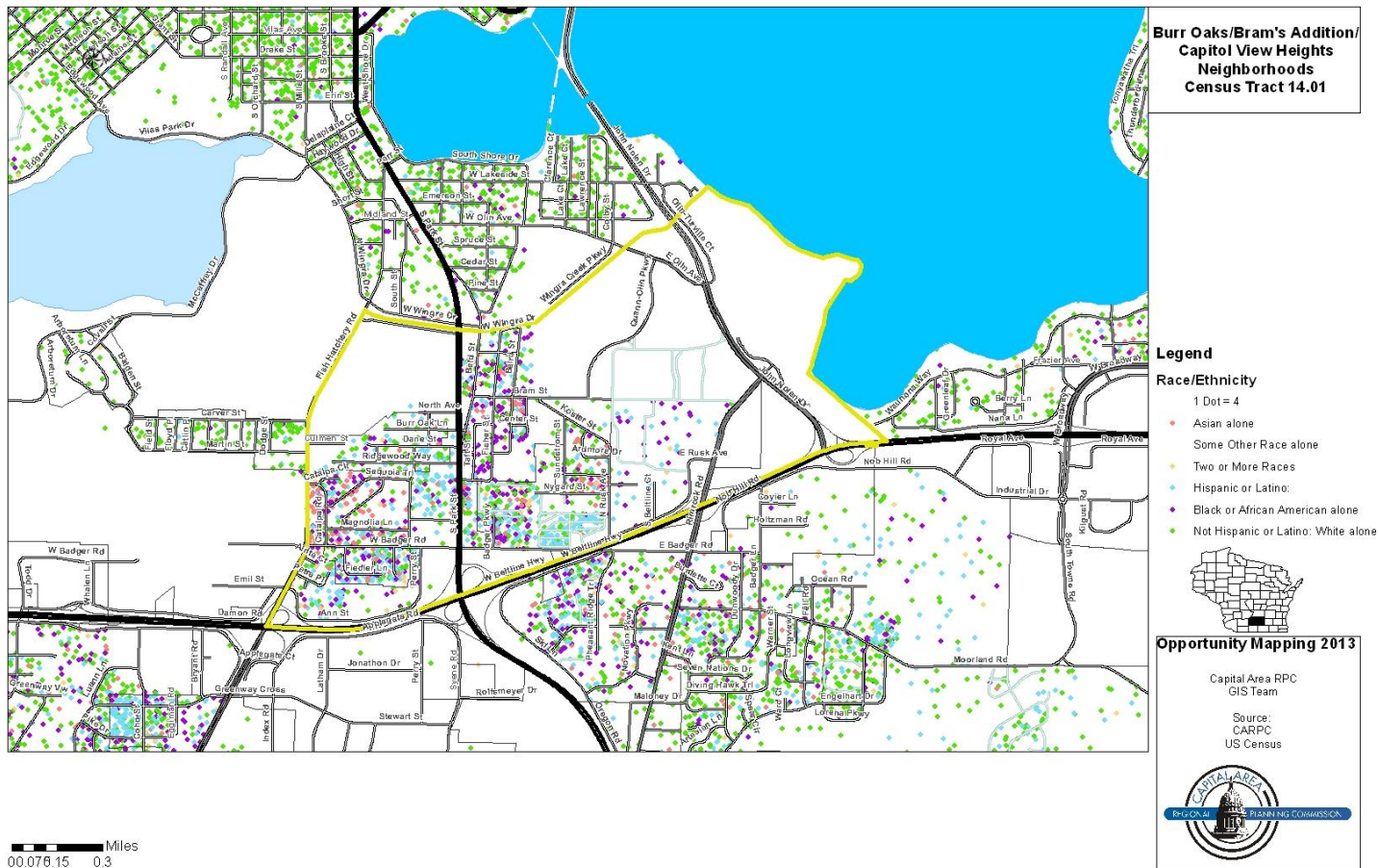
Source: U.S. Census, CARPC

Burr Oaks/Bram's Addition/Capitol View Heights Neighborhoods—Census Tract 14.01

Tract 14.01 is located between the beltline, Fish Hatchery Road, Wingra Creek and Lake Monona, though the largest concentration of residential is located on Park Street. This includes the Burr Oaks, Bram's Addition and Capital View Heights neighborhoods, as well as the convention center area. (See Figure 93)

The Burr Oaks, Bram's Addition, and Capitol View Heights Neighborhoods have grown very little since 1970, peaking at a 2000 population then decreasing nearly to 1970 levels in 2010. Unlike Tract 6, these neighborhoods had some degree of diversity back to the 1970's and today has the greatest rate of minority populations in Dane County. Between 1970 and 1990, the Black population grew from 12% to 31% of the population The major period of Asian growth began 10 years after the Black population, growing by 15% between 1980 and 2000. Rapid Hispanic growth began in 1990, coinciding with a period of modest Black population decreases. The White population has decreased every decade, with the 2010 population nearly one third of what it was in 1980. (See Figure 92)

Overall poverty rates have doubled for tract 14.01, with White poverty increasing during the 70's and 80's before dropping by 2000. Black poverty rates spiked to nearly 50% in 1990 before dropping to a still-high 32 in 2000. Hispanic poverty also had a high rate in 2000, with nearly 43% of the community in poverty. Currently this tract has one of the highest poverty rates in the county, when student-dominated areas surrounding the university are removed. (See Figure 90).

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Figure 94 - Arbor Hills/Leopold Neighborhoods—Census Tract 14.02
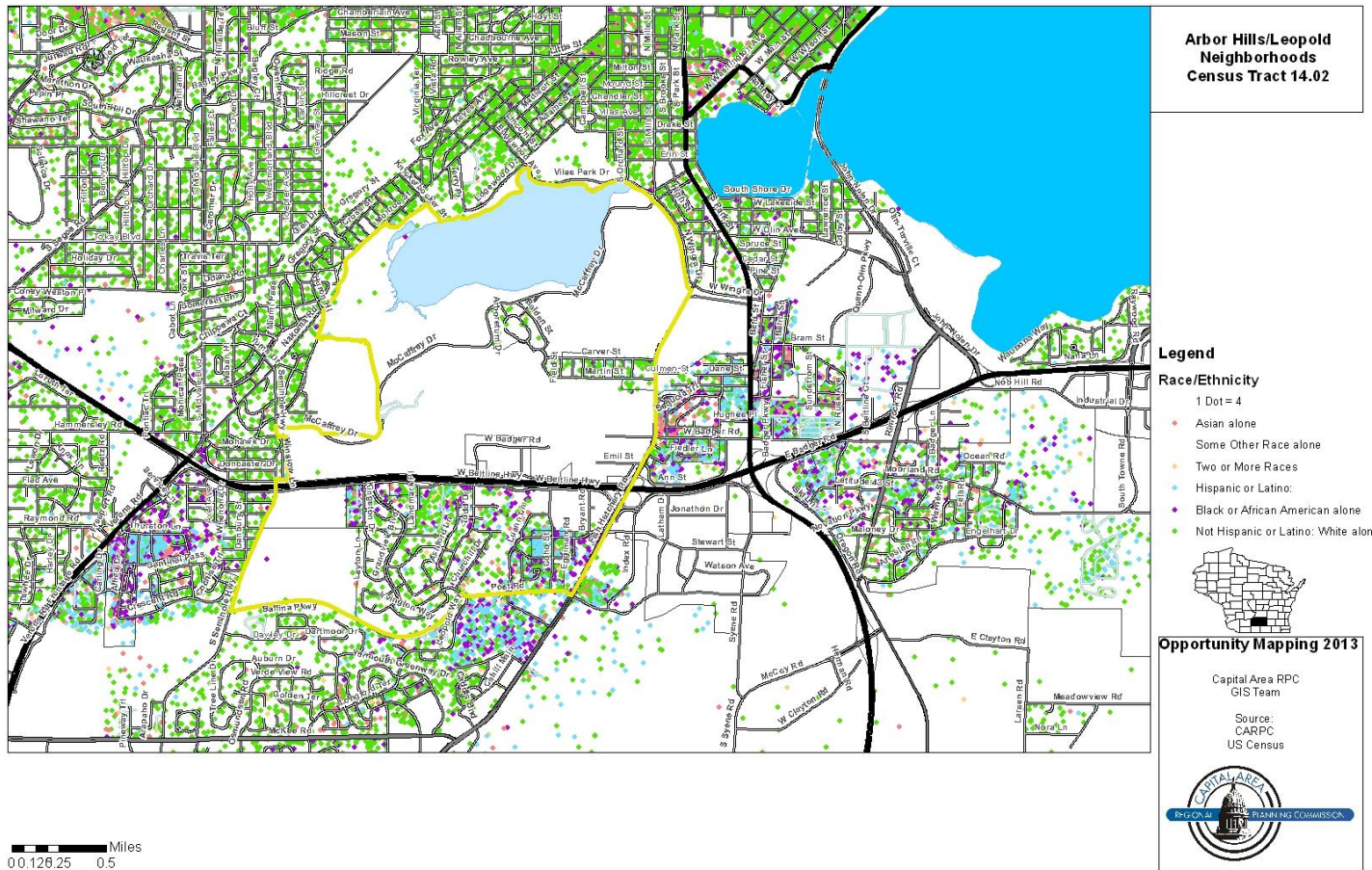
Source: U.S. Census, CARPC

Arbor Hills/Leopold Neighborhoods—Census Tract 14.02

The neighborhoods included in Tract 14.02 include both the north and south sides of the Beltline in the vicinity of the UW-Madison Arboretum: Arbor Hills and the Leopold neighborhood to the south of the Beltline and those homes on the western side of the Town of Madison, in the Arboretum. The area is bounded by Lake Wingra to the north, Whispering Pines Way/Post Road to the south, Seminole Highway to the west, and Fish Hatchery Road to the east. (See Figure 94)

The proportion people of color in the Arbor Hills/Leopold area has increased steadily in the period between 1970 and 2010. With each taking of the Decennial Census, Blacks, Asians, and Hispanics families have all increased steadily in terms of percentage of the total population of the area. Presently these groups make up 21%, 4%, and 19% of the families in tract 23.01.

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Figure 95 - Mendota Hills—Census Tract 23.01
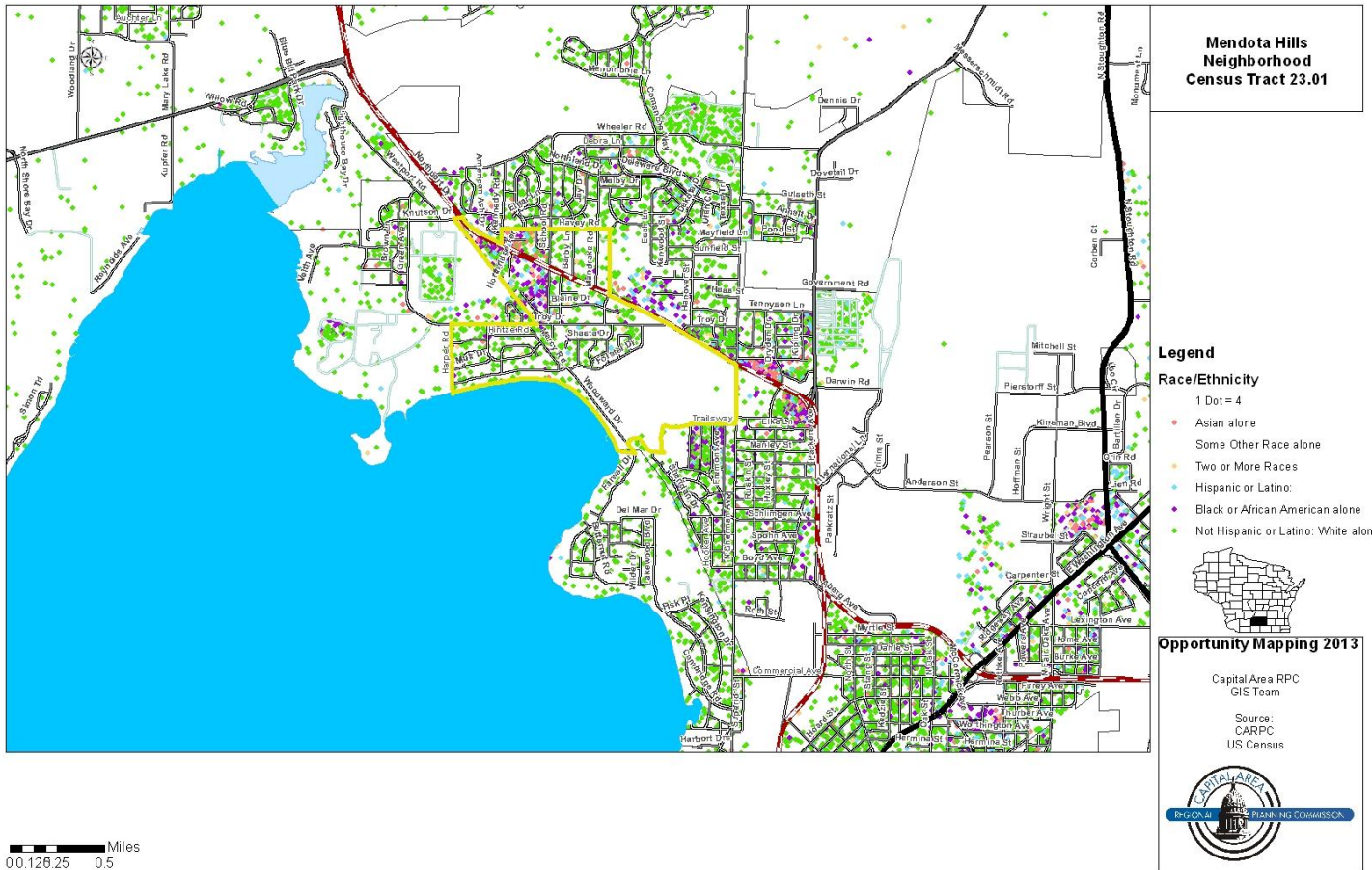
Source: U.S. Census, CARPC

Mendota Hills—Census Tract 23.01

The Mendota Hills area is situated northwest of Maple Bluff along Northport Drive. Though the Census Tract includes the land area of Warner Park, Forster Drive/Woodward Drive is the effective southern boundary of the area. The Mendota Hills area is bounded to the north by a portion of Troy Drive and Havey Road. (See Figure 95)

The proportion people of color in the Mendota Hills area has increased steadily in the period between 1970 and 2010. With each taking of the Decennial Census, Blacks, Asians, and Hispanics families have all increased steadily in terms of percentage of the total population of the area. Presently these groups make up 25%, 8%, and 9% of the families in tract 23.01. Poverty rates are estimated highest among Black families at nearly 71% of the population. Asian and Hispanic families also experience high poverty rates—62% and 43% respectively—though they account for a much smaller proportion of families in the Mendota Hills area.

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Figure 96 - Truax/Carpenter-Ridgeway Neighborhoods—Census Tract 25
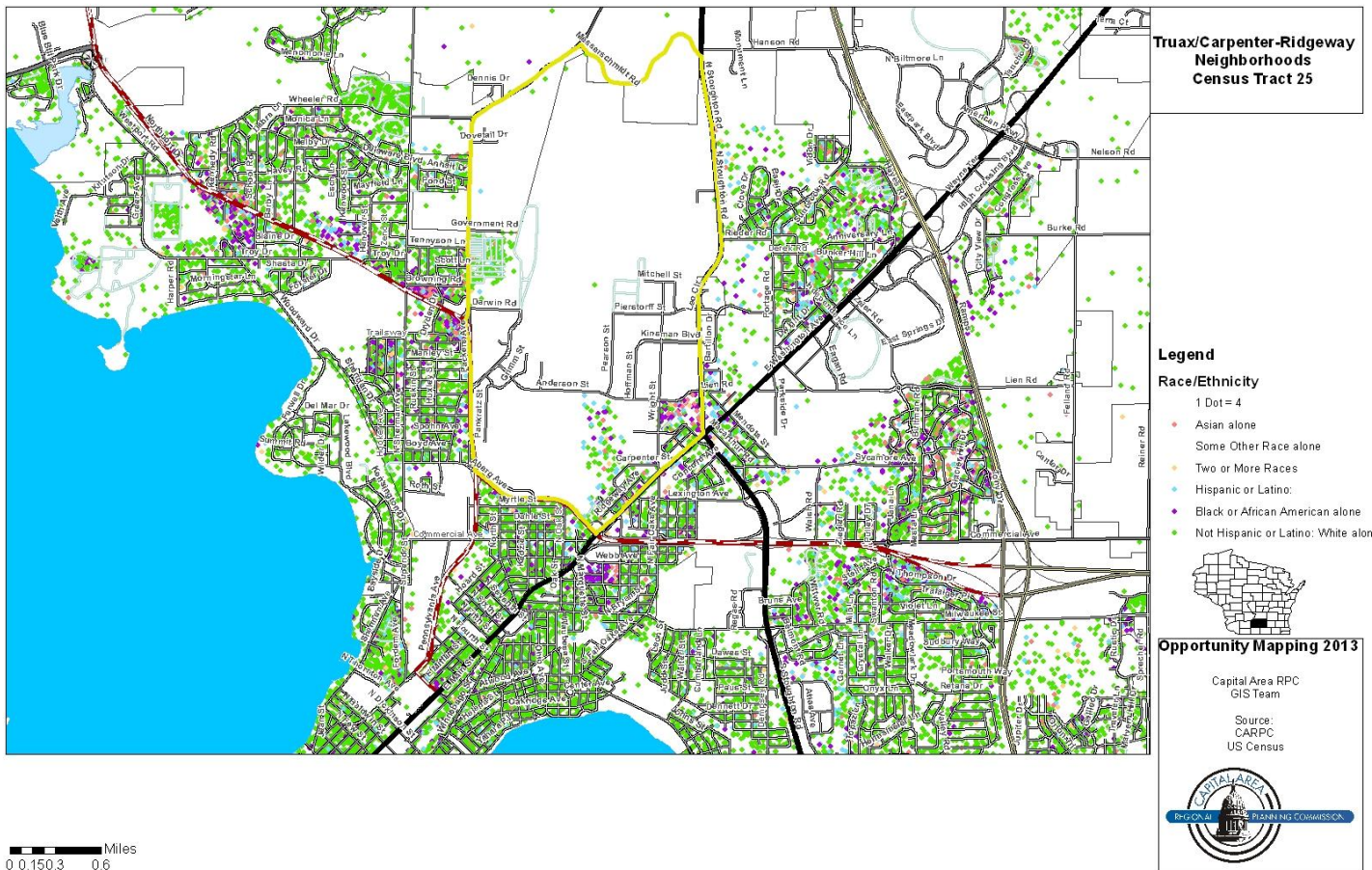
Source: U.S. Census, CARPC

Truax/Carpenter-Ridgeway Neighborhoods—Census Tract 25

Residential portions of Census tract 25 are located between the Dane County Regional Airport and the Madison College Truax campus to the north and East Washington Avenue to the south. (See Figure 96) Included in this tract are the Truax and Carpenter-Ridgeway neighborhoods. The tract also includes a mobile home park located adjacent to the Berkeley Oaks neighborhood on the east side of Packers Avenue.

The Truax/Carpenter-Ridgeway Neighborhoods are approximately 37% people of color and have experienced some of the same trends mentioned above. Over the past 50 years, people of color have increased from being seven percent of the populations of Tract 25 to 37%. While this is the lowest concentration of people of color among these five tracts, families of all types experience high estimated levels of poverty: White at 25%, Black at 69%, Asian at 100%, and Hispanic at 55%.

Concentrations of Barriers to Opportunity

The analysis in the previous section focuses on the confluence of race/ethnicity and poverty at the census tract level. This methodology, prescribed by HUD, has been found most suitable for larger metropolitan areas. For smaller regions, like Madison, the RECAP method, can result in relatively few areas identified. In addition, census tracts for smaller regions can comprise larger and more diverse areas, making it difficult to hone in on smaller pockets of racially concentrated poverty.

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A finer grained analysis was developed by the Knoxville, Kentucky region when conducting their FHEA. They conducted a census block group analysis examining many variables, to more precisely identify areas of concern. The Knoxville approach also seemed suitable for the Madison region.

This section examines 10 socio-economic characteristics that can reduce people's chances of accessing opportunities. Data for all Dane County census block group was downloaded for each characteristic. The table in Figure 97 below lists the characteristics, variables used to measure barriers, average values for all 310 block groups in Dane County and the calculated number identified as a "barrier threshold."[32] A block group exceeding the threshold for a variable was considered to be a concern for that characteristic.

Figure 97 – Barrier Thresholds, Dane County

Characteristic	Variable	Block Group Avg.	Barrier Threshold
Segregation	% Non-White Persons	15%	28%
Poverty	% Persons below Poverty	13%	30%
Language	% Limited English Proficiency	2%	5%
Mobility	% Household with no Vehicle	8%	20%
Family	% Single-Parent Households	11%	19%
Housing	% Households Paying More than 50% of Income for Rent	21%	41%
Education	% Adults with less than High School Degree	6%	12%
Youth	% Children under 18 Years	21%	29%
Employment	% Unemployed	5%	10%
Public Assistance	% Households Receiving No Public Assistance	99%	97%

Source: US Census 2010 (race, age) and American Community Survey (ACS) 5-year 2007-2011 (all other variables).[33]

For each block group, the total number of thresholds exceeded were totaled. Figure 98 shows the block groups by number of barrier thresholds exceeded.

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[32] Barrier thresholds were calculated by adding the standard deviation all block groups to the mean average for all block groups.

[33] ACS data at the block group level comes with a wide range of margins of error (MOE). Where counts are small the MOE can be as high as 100%. It was determined that, for the purposes of this analysis, that ACS data at the block group level was appropriate for the following reasons: 1) the analysis identifies block groups with higher than average counts which have lower margins of error; 2) the analysis combines 10 variables for each block group to get an overall picture of risk, which minimizes the impact of higher MOE for any one variable; and 3) block group level data is more useful for guiding policy because it provides more precise picture of geographic distribution.

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Figure 98 – Count of Barrier Indicators, Dane County, 2010
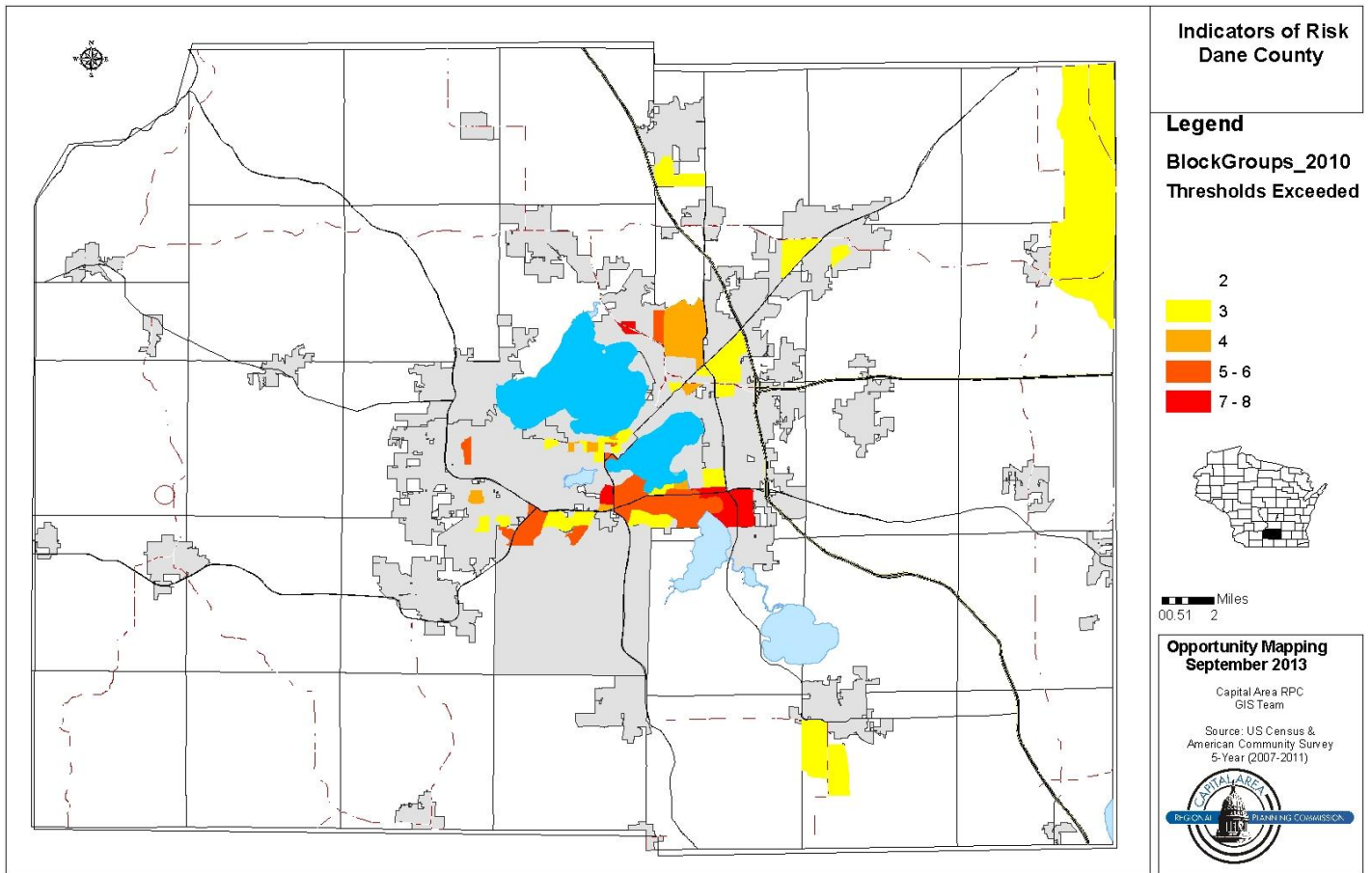
Source: Capital Area Regional Planning Commission, U.S. Census, American Community Survey 5-year estimates, 2007-11

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Figure 99 – Count of Barrier Indicators, Madison Area, 2010
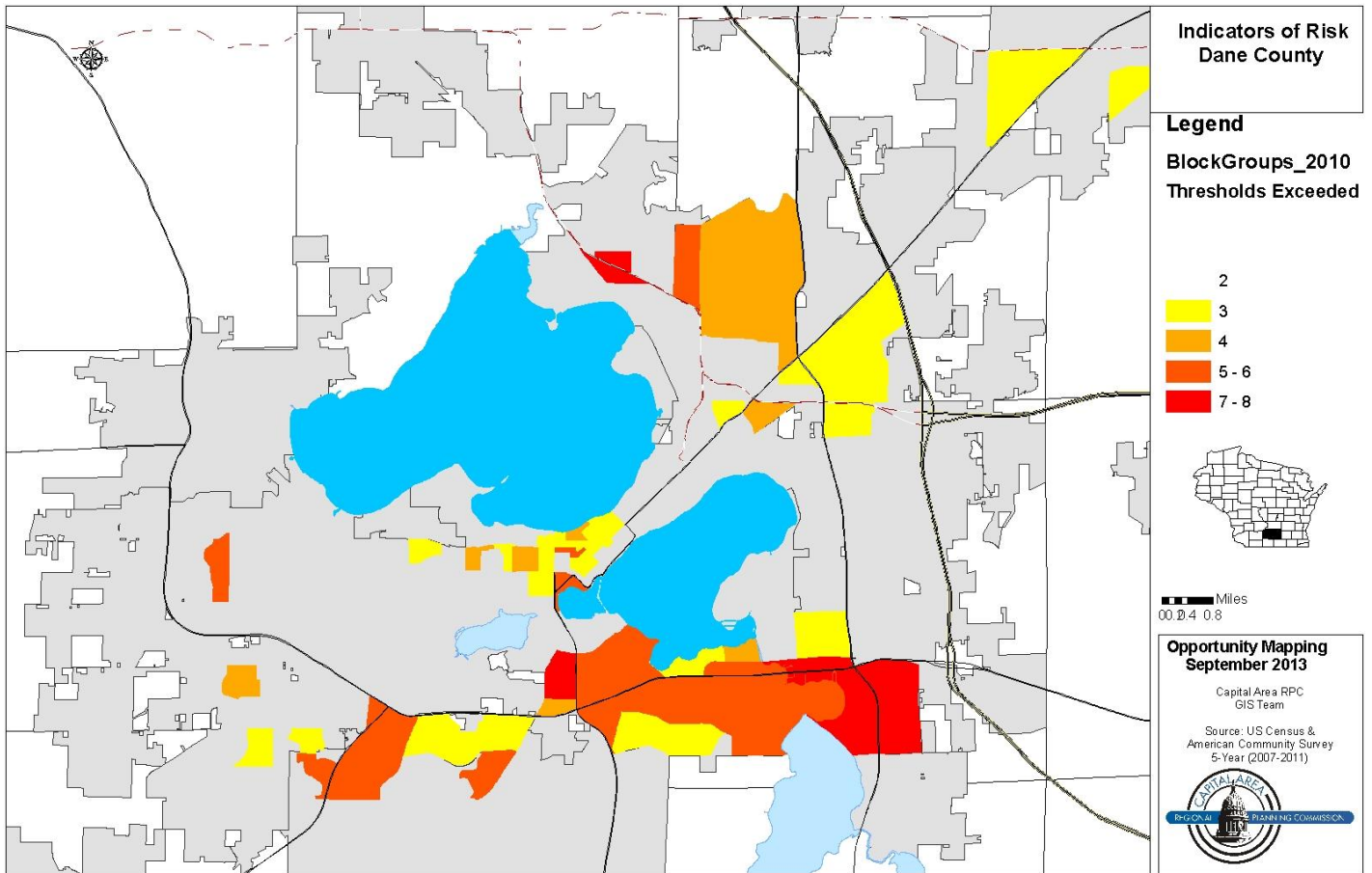
Source: Capital Area Regional Planning Commission, U.S. Census, American Community Survey 5-year estimates, 2007-11

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"It appears that about half of the area's low-income Black households live in approximately 15 small, compact residential concentrations scattered within the city and around its perimeter. These largely rental developments are each home to anywhere from 100 to 400 families of color, and they are typically surrounded by larger, predominantly White homeownership neighborhoods. Along with this dispersion of the African American population into numerous small enclaves, the city and county actually have few, if any, large-scale and prominent Black neighborhoods, such as those that culturally and politically anchor the African American community in most major American cities. In fact, despite a total Black population of almost 32,000 county-wide, there is not a single aldermanic district, supervisory district, planning unit, or even a census tract where African Americans constitute the a majority of residents.

"Not surprisingly, most of the small African American residential communities trace their history back to rental or affordable housing developments dating from the 1960s, 70s or 80s. Even to this day, a majority of families in these small neighborhoods qualify for housing assistance, and live near or below the poverty line. Typically, these enclaves do not include a church, a full service grocery, a public school, social or civic clubs, developed open spaces, a bar, restaurant, or a significant employer."

Race to Equity: A Baseline Report on the State of Racial Disparities in Dane County, Wisconsin Council on Children and Families, 2013

Block groups with highest concentrations of barriers to opportunity in the Madison region are found along the south Beltine highway at Highway 51, Park Street and Verona Road/Highway 151; and north Madison and west Madison.

Dane County Block Group 2 of Census Tract 105.01 contains the highest number of thresholds exceeded, with eight out the ten total. This block group contains the neighborhood of Owl Creek on the Southeast side of the City of Madison. In this neighborhood, almost 50% of renters spend more than 50% of their income on rent, more than double the block group average. The isolated nature of this neighborhood makes car ownership quite important amongst residents, though Madison Metro recently initiated bus service in the area.

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Dane County Block Group 2 of Census Tract 105.01 contains the highest number of thresholds exceeded, with eight out the ten total.

Figure 100 – Concentrations of Barriers to Opportunity in Block Group 2, Census Tract 105.01
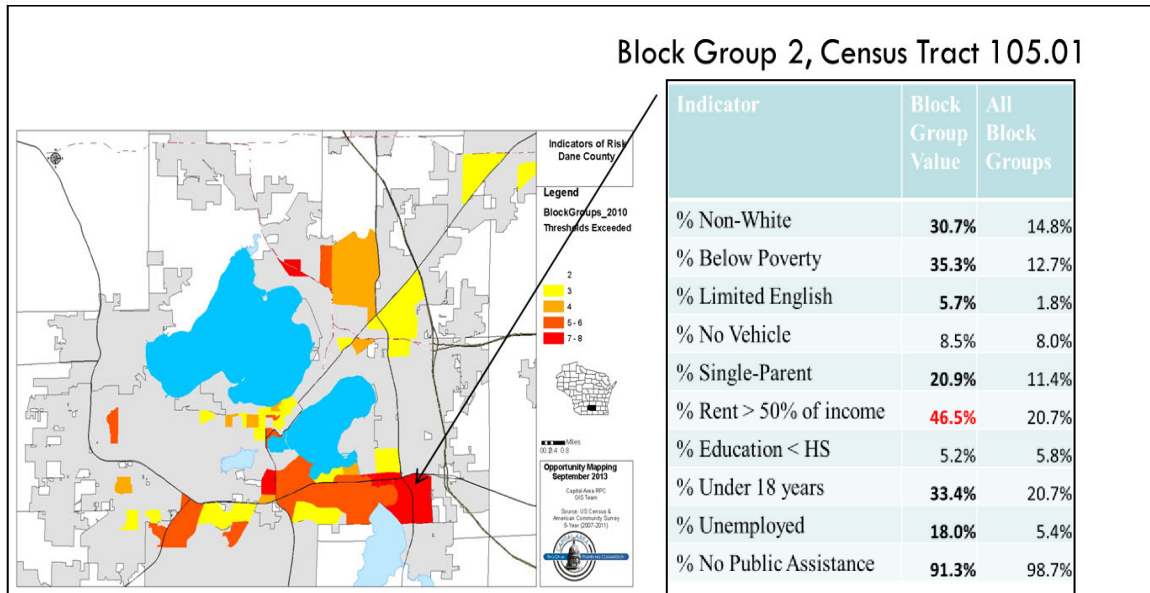
Block Group 2, Census Tract 105.01

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%

Source: Capital Area Regional Planning Commission, U.S. Census, American Community Survey 5-year estimates, 2007-11

Block Group 3 in Dane County Census Tract 14.01 has seven of the ten total thresholds exceeded. This area, located in the south-central portion of the City of Madison, contains portions of the Burr Oaks, Bram's Addition and Capital View Heights neighborhoods. One of the defining characteristics of this neighborhood is a significant concentration of individuals with Hmong and Cambodian ancestry, containing 12% and 18% of the Dane County total respectively. This high population of Asian-Americans, combined with additional high populations of other people of color, reflects the significant percentage in which the limited English proficiency and percent non-White thresholds are exceeded. 28% of the population of this neighborhood reported limited English proficiency, almost 28 times the Dane County average for all block groups.

Figure 101 - Concentrations of Barriers to Opportunity in Block Group 3, Census Tract 14.01

Block Group 3, Census Tract 14.01

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%

Source: Capital Area Regional Planning Commission, U.S. Census, American Community Survey 5-year estimates, 2007-11

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Block Group 1 in Dane County Census Tract 23.01 also has seven of the ten total thresholds exceeded. This area is located on the north side of Madison, and contains the neighborhood of Vera Court. This neighborhood has 47% of its population below the poverty line, almost four times the average for all Dane County Block Groups. In addition, rent burden is a significant problem, with over 46% of all renters paying more than 50% of their income in rental costs, more than double the Block Group average.

Figure 102 - Concentrations of Barriers to Opportunity in Block Group 1, Census Tract 23.01
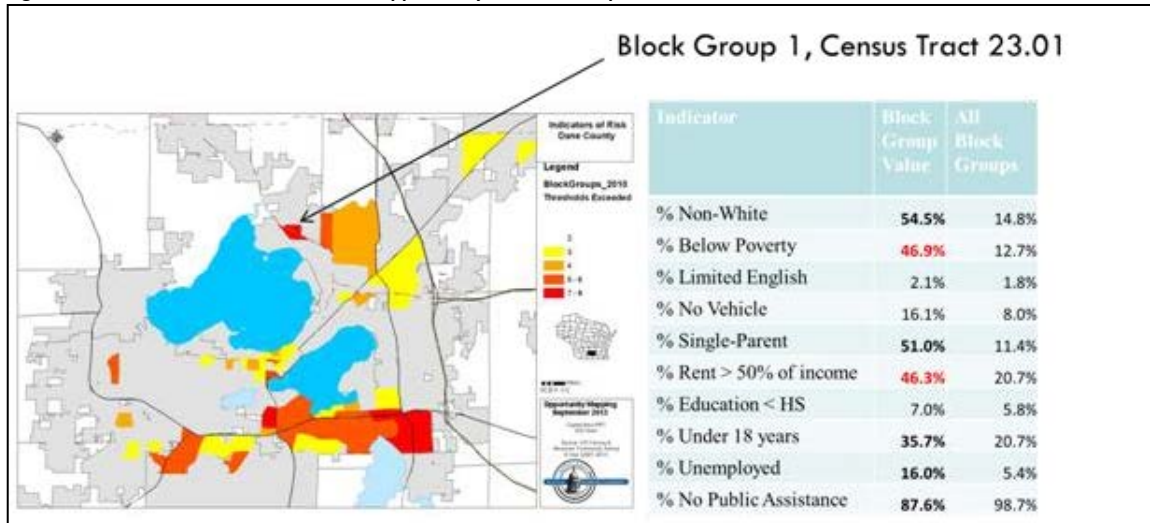
Source: Capital Area Regional Planning Commission, U.S. Census, American Community Survey 5-year estimates, 2007-11

Fair Housing

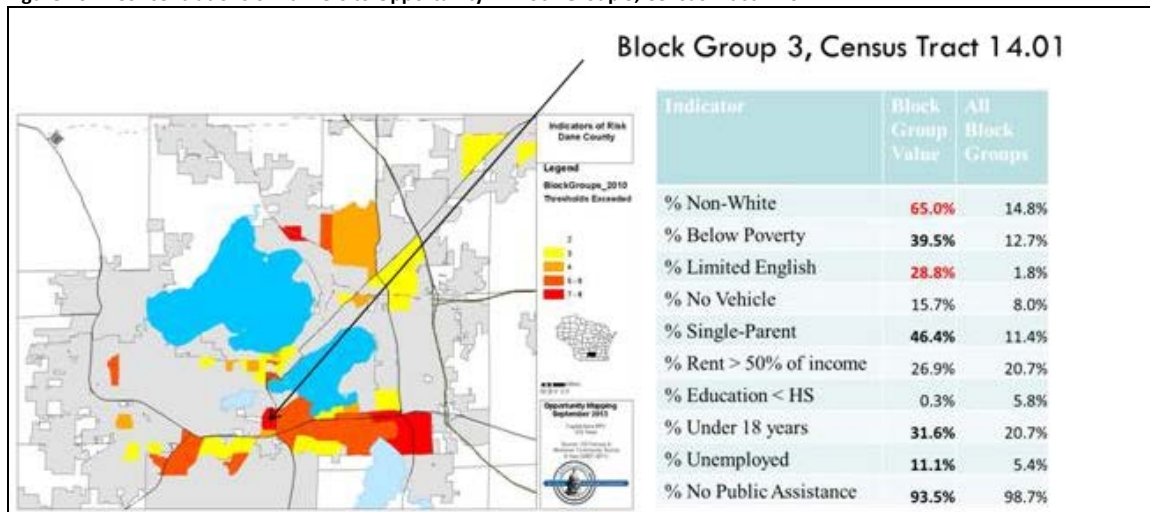Discrimination in access to housing based on race, color, national origin, religion, sex, familial status or handicap is a violation of Fair Housing Act. Fair Housing complaints are investigated by a number different agencies on behalf of Dane County residents. In the case of City of Madison residents, the City's Equal Opportunities Division (EOD) reviews reports of discrimination and handles the majority of the complaint process, determining whether probable cause exists for complaints. Appeals are considered by the Equal Opportunities Commission . For all other jurisdictions within Dane County, the Fair Housing Center of Greater Madison (FHCGM)—a satellite office of the Metropolitan Milwaukee Fair Housing Council (MMFHC)—is responsible for the intake of fair housing complaints, investigation, and attorney referrals.

The Dane County Corporation Counsel is the agency responsible for prosecution of Dane County fair housing discrimination complaints. Despite their names, the FHCGM and MMFHC are able to address complaints for all of Dane County and Wisconsin respectively. Both offices also maintain outreach and education, fair lending, and inclusive communities programs.

Fair housing complaint investigation also exists within the State of Wisconsin's Department of Workforce Development, Equal Rights Division with the Labor and Industry Review Commission (LIRC) handling appeals. Fair housing complaints may also be filed by Dane County residents at the Federal level with the Department of Housing and Urban Development. Complaints can be filed at the regional, state, or federal levels. Four complaint options exist for Madison residents and three exist for Dane County residents. Definitions of protected classes do differ between the Federal, State, and regional/local levels, becoming most inclusive of classes at the County/City level.

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Complaints in 2011 increased by 12 over the previous year, bringing the total to 86.

Figure 103 – **Fair Housing Complaints for Dane County**

Grounds:	2008	2009	2010	2011
Age	3	3	2	6
Arrest/Conviction Record	7	6	8	3
Disability	19	19	19	19
Familial Status	7	3	4	6
Lawful Source of Income		1	9	2
Marital Status	2	2	2	1
National Origin	4	2	1	1
Political Beliefs	n/a	n/a	n/a	1
Race	20	9	14	23
Refusal to provide SS#	n/a	n/a	n/a	1
Religion	3	1	0	2
Section 8 Participation	6	1	12	12
Sex	4	4	2	6
Sexual Orientation	1	1	1	3
Total	76	52	74	86

Source: Metropolitan Milwaukee Fair Housing Council Annual Reports

According to "The City of Madison: Analysis of Impediments to Fair Housing Choice" written by MSA Professional Services, Inc., **during 2010-2012, Madison had 45 reported cases of fair housing discrimination**. Fifteen of these cases were withdrawn, 16 were found to have "no probable cause," and 2 were "dismissed." Of the remaining cases, 4 were "settled" and 5 were reported as still "pending." Complaints based on "race" or "color" accounted for 38% of the cases reported to the City; complaints based on "conviction record," "disability," and "age" also accounted for a significant number of complaints at 12, 11, and eight percent respectively. Between 2008 and 2012, 29 cases were filed for Madison at the Federal level. "Disability" and "Race" at 15 and 11 cases apiece account for the majority of those filed with the Department of Housing and Urban Development (HUD).

Fair housing complaints in Dane County—filed with the Metropolitan Milwaukee Fair Housing Council—have averaged 72 complaints per year in the four year period from 2008-2011. Complaints in 2011 increased by 12 over the previous year, bringing the total to 86. Both "race" (19 cases) and "disability" (23 cases) account for a large portion of those cases filed in 2011. Also notable are the 12 cases filed in 2010 and 2011 on the grounds of "Section 8 participation."

G. Comparing Opportunity and Barrier Areas

Section E—Access to Opportunity showed where areas of opportunity such as jobs, housing options, transportation, food and good schools are located in the Madison region. Section F identified potential barriers to accessing those opportunities. This section compares the opportunity areas to those areas with concentrations of barriers.

Jobs and Barriers

shows areas with concentrations of barriers to opportunity overlaid over employment concentrations and bus routes. The Racial and Ethnic Concentrations of Poverty that meet HUD criteria are shaded pink; tan areas come close to meeting HUD criteria (see Section F—Barriers to Accessing Opportunities). Red and orange outlined areas exceed multiple "opportunity barrier" thresholds (Figure 87 and Figure 89).

Bay Creek (orange outline in central Madison immediately south of downtown and UW) has high job proximity. South Madison and West Madison areas with opportunity barriers are near concentrations of jobs, although access to nearby employment could be impeded by major roadways.

Areas with significant barriers to opportunity that also have low proximity to employment areas are the:
- Owl Creek area (red outline in southeast area of Madison)
- Vera Court area (north Madison)
- Allied Drive area (south Madison)

These areas are located along bus lines, which gives them transit access to employment centers. However, transit travel times can be lengthy even during peak hours (see p. 55 "Accessibility")**.**

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Figure 104 - Employment, Bus Routes, and Barriers to Opportunity, Madison Area 2007-11
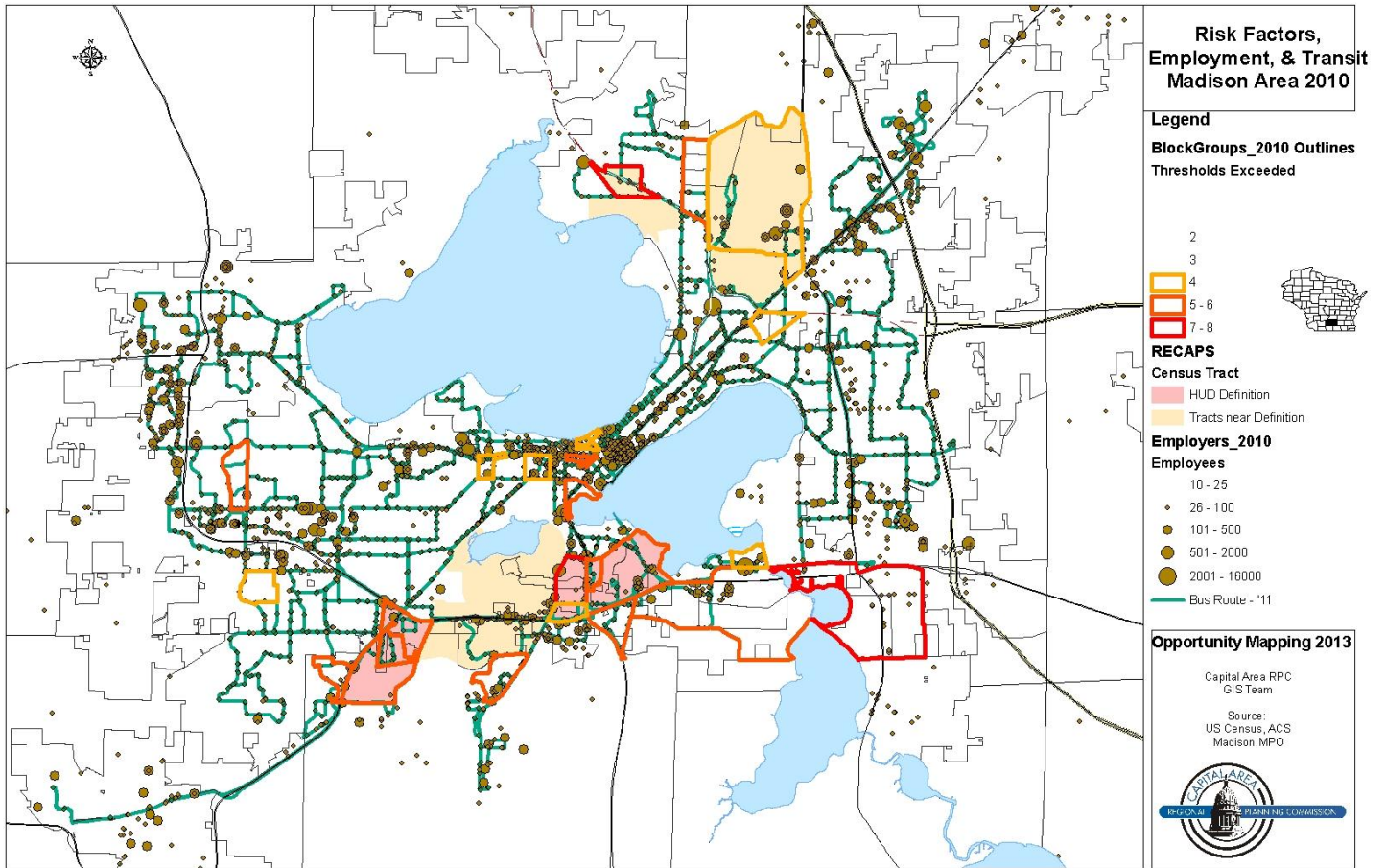
Source: Capital Area Regional Planning Commission, U.S. Census, American Community Survey 5-year estimates, 2007-11, and Employers Info USA, March 2010

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Figure 105 shows the limited transit access of these areas. The Fitchburg area with barriers (orange outline, south central) has moderate proximity to employment. The Meadowood area (yellow outline, southwest Madison) has fewer opportunity barriers, but low employment access both in terms of proximity and transit.

Figure 105 - Transit Access and Barriers to Opportunity, Madison Area, 2007-11

Source: Capital Area Regional Planning Commission, U.S. Census, American Community Survey 5-year estimates, 2007-11, and Employers Info USA, March 2010

Owl Creek and Vera Court with low access to living wage jobs, and south and west Madison areas with decent access to those jobs

Figure 106 shows areas with barrier concentrations compared to areas with higher numbers of "living wage" jobs (paying between $1,253 and $3,333 per month). In most ways the map reinforces observations made above, with **Owl Creek and Vera Court with low access to living wage jobs, and south and west Madison areas with decent access to those jobs**. One difference is that Figure 107 shows the Allied Drive area with moderate access to living wage jobs. Bay Creek has high access to living wage jobs.

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Owl Creek and Vera Court with low access to living wage jobs, and south and west Madison areas with decent access to those jobs

Figure 106 - Living Wage Jobs and Areas with Opportunity Barriers, Madison Area 2011
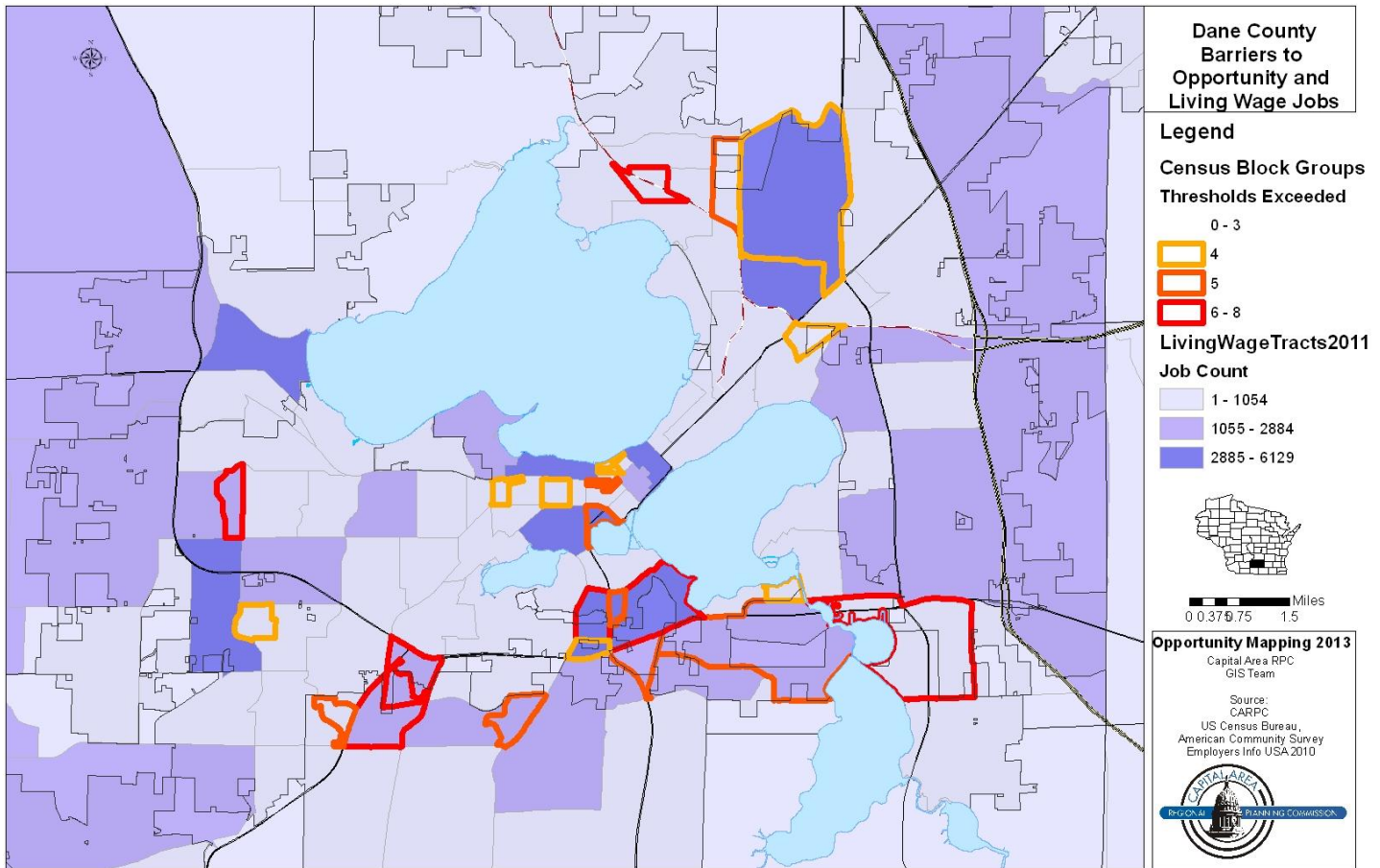
Source: Capital Area Regional Planning Commission, U.S. Census, American Community Survey 5-year estimates, 2007-11, and Employers Info USA, March 2010

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Allied Drive has moderate access to living wage jobs. Bay Creek has high access to living wage jobs

Figure 107 - Change in Living Wage Jobs and Areas with Opportunity Barriers, Madison Area 2002-11

Source: Capital Area Regional Planning Commission, U.S. Census, American Community Survey 5-year estimates, 2007-11, and Employers Info USA, March 2010

Transportation and Barriers

Access to jobs and other opportunities is partly a matter of proximity, and partly a matter of transportation access. Households with adequate and affordable access to automobiles have regional access to opportunities. Areas with low rates of vehicle ownership (see, Section F, page 82) mean many residents rely on alternatives of transit, walking and bicycling. (Figure 55 and Figure 56) Figure 54shows bus lines and transit access. Figure 108 and Figure 109 show areas with concentrations of barriers to opportunity combined with walking and biking opportunities. Overall, areas with barriers also have limited walkability as measured by street intersection density. **The only areas with good walkability (dark green) are Bay Creek and the Worthington Park area** (yellow outline at northeast end of Isthmus). Portions of Allied Drive and South Madison have moderately walkable street patterns.

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The only areas with good walkability (dark green) are Bay Creek and the Worthington Park area

Figure 108 - Street Intersection Density and Areas with Opportunity Barriers, Madison Area 2007-11
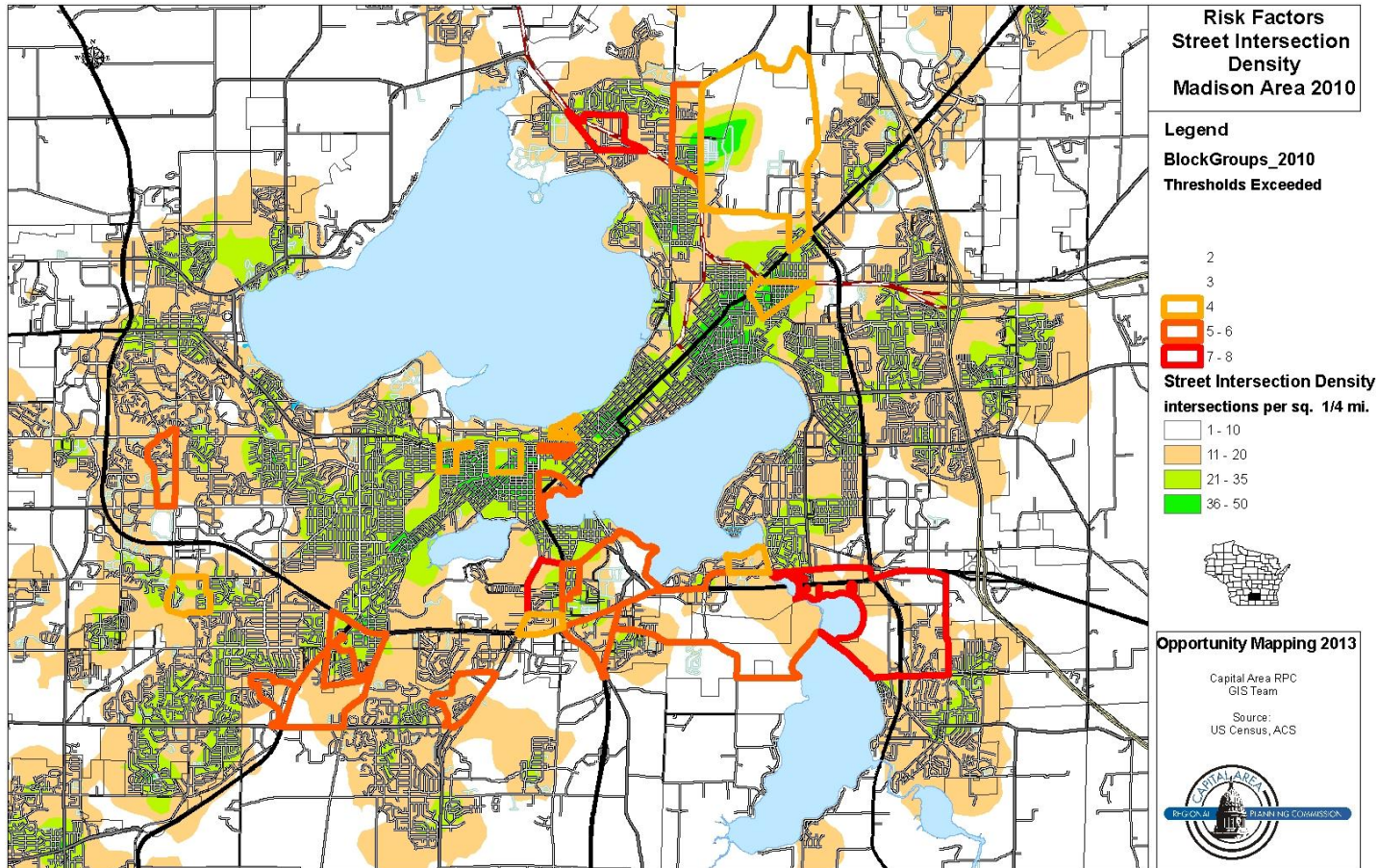
Source: Capital Area Regional Planning Commission and U.S. Census, American Community Survey 5-year estimates, 2007-11

Overall, the areas with multiple barriers to opportunity also have limited or moderate access to bike paths, with the exception of the Allied Drive area that has access to the Southwest Bike Path, which goes to downtown Madison, and the Capital City Bike Path. Bay Creek also has good bike path access. Owl Creek and Vera Court have very limited access. South Madison, West Madison and Fitchburg areas have limited to moderate access.

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Figure 109 - Bicycle Paths and Areas with Opportunity Barriers, Madison Area 2007-11

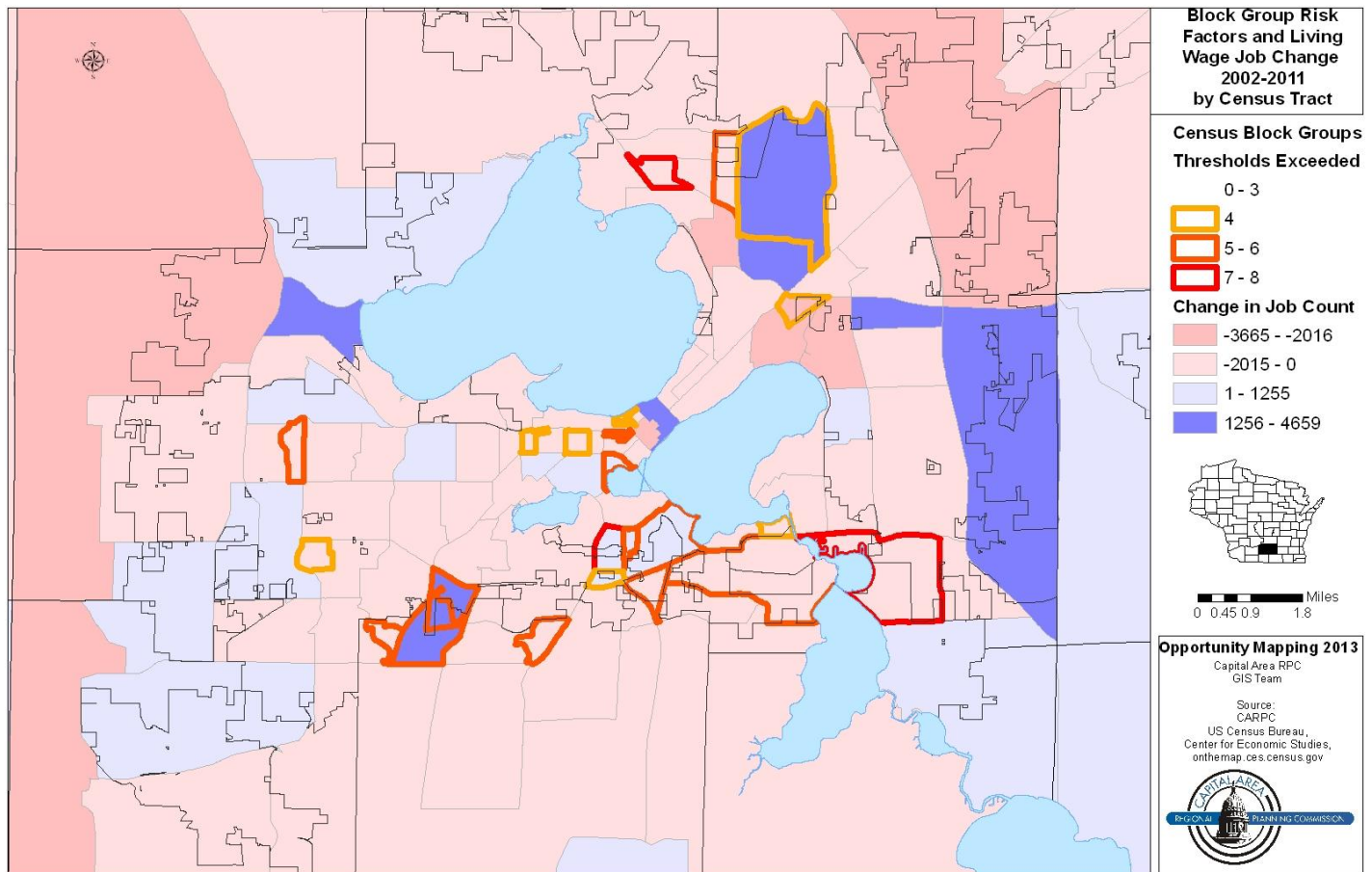
Source: Capital Area Regional Planning Commission and U.S. Census, American Community Survey 5-year estimates, 2007-11

Living in areas with low levels of access to opportunities, that also have few options for travel other than cars, can lead to higher living costs. The Housing + Transportation (H+T) Affordability Index identifies an affordability threshold for housing and transportation costs at 45% of household income.
Only Bay Creek and South Madison are affordable, in terms of housing plus transportation costs, to moderate-income households. All of the other areas exceed the H+T threshold for affordability

Figure 110 shows areas with opportunity barriers overlaid on the H+T Index. Census block groups in green are areas where a household with moderate income (80% of area median income) could live and expect to pay less than 45% of income for housing plus transportation.

Only Bay Creek and South Madison are affordable, in terms of housing plus transportation costs, to moderate-income households. All of the other areas exceed the H+T threshold for affordability, meaning that moderate-income households would expect to pay more than 45% of income for those costs. Since the average income levels in the opportunity barriers areas is well below the moderate level, it is likely that housing plus transportation costs are a significant burden to residents in these areas.

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Only Bay Creek and South Madison are affordable, in terms of housing plus transportation costs, to moderate-income households. All of the other areas exceed the H+T threshold for affordability

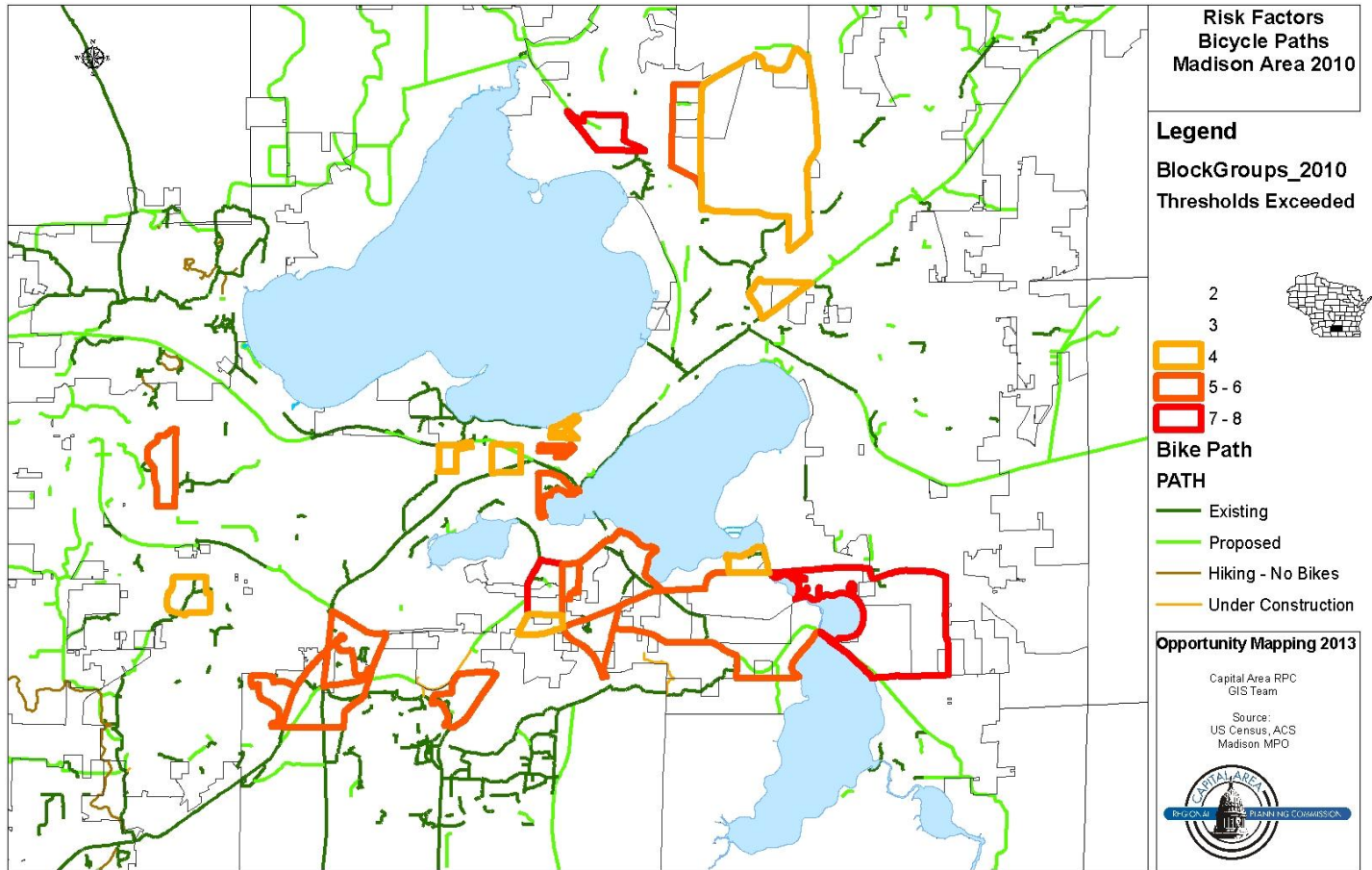**Figure 110 - Housing + Transportation Affordability and Areas with Opportunity Barriers, Madison Area 2007-11**
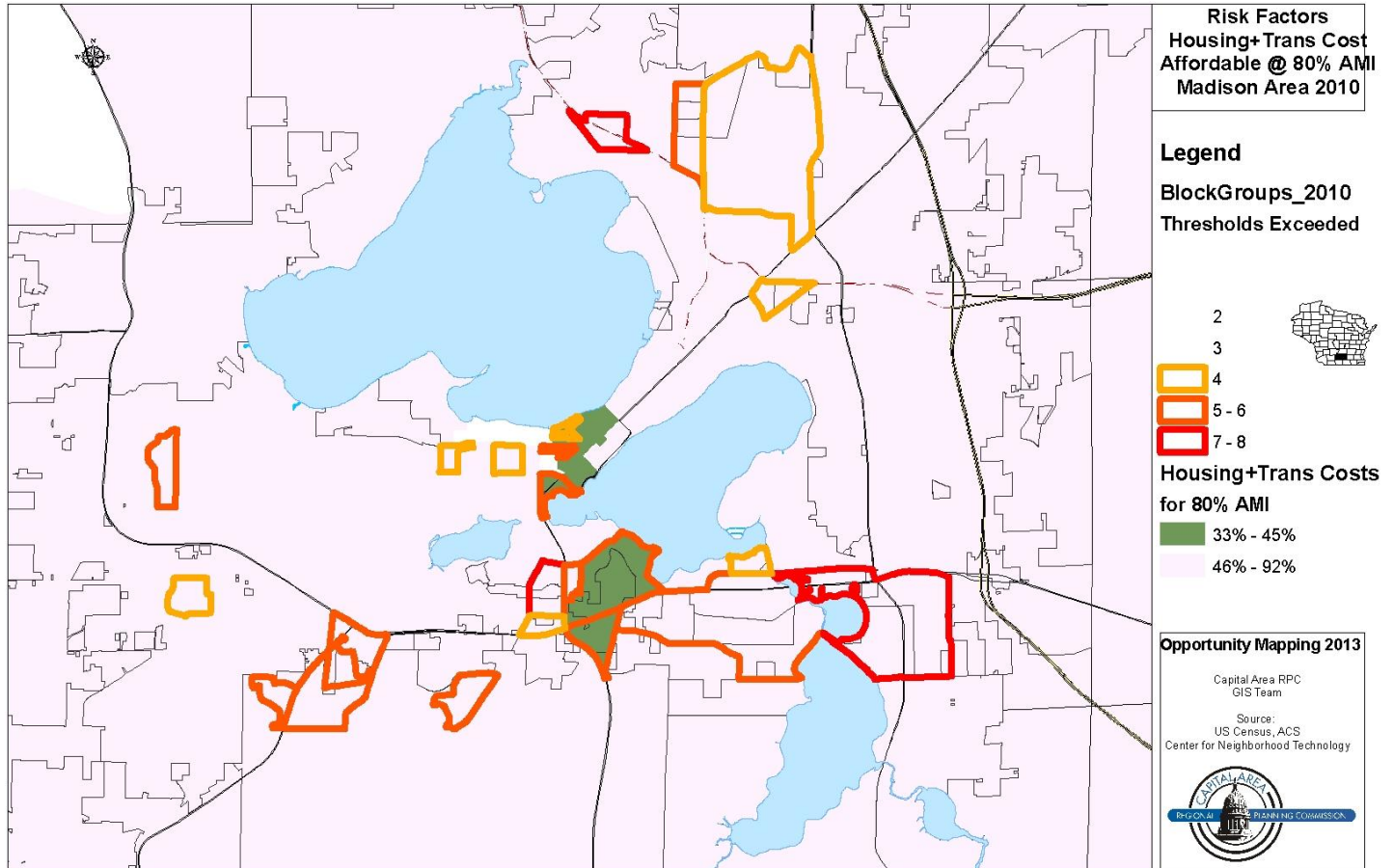
Source: Capital Area Regional Planning Commission and U.S. Census, American Community Survey 5-year estimates, 2007-11, Center for Neighborhood Technology and U.S. Census

Healthy Food and Barriers

Figure 111 shows that many areas with opportunity barriers also lack nearby access to full-service grocery stores. The areas within a half mile of grocery stores are the Fitchburg area and Bay Creek. Portions of the south Madison and the west Madison areas are close to grocery stores. The remaining areas outlined in red and orange lack access. **Of those areas that are not near grocery stores, many also lack good transit access, such as Allied Drive, Owl Creek, Southdale (orange triangular area that is part of south Madison south of beltline) and Vera Court.** Vera Court is within a mile of a grocery store.

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Of those areas that are not near grocery stores, many also lack good transit access, such as Allied Drive, Owl Creek, Southdale (orange triangular area that is part of south Madison south of beltline) and Vera Court.

Figure 111 - Grocery Stores and Areas with Opportunity Barriers, Madison Area 2007-11
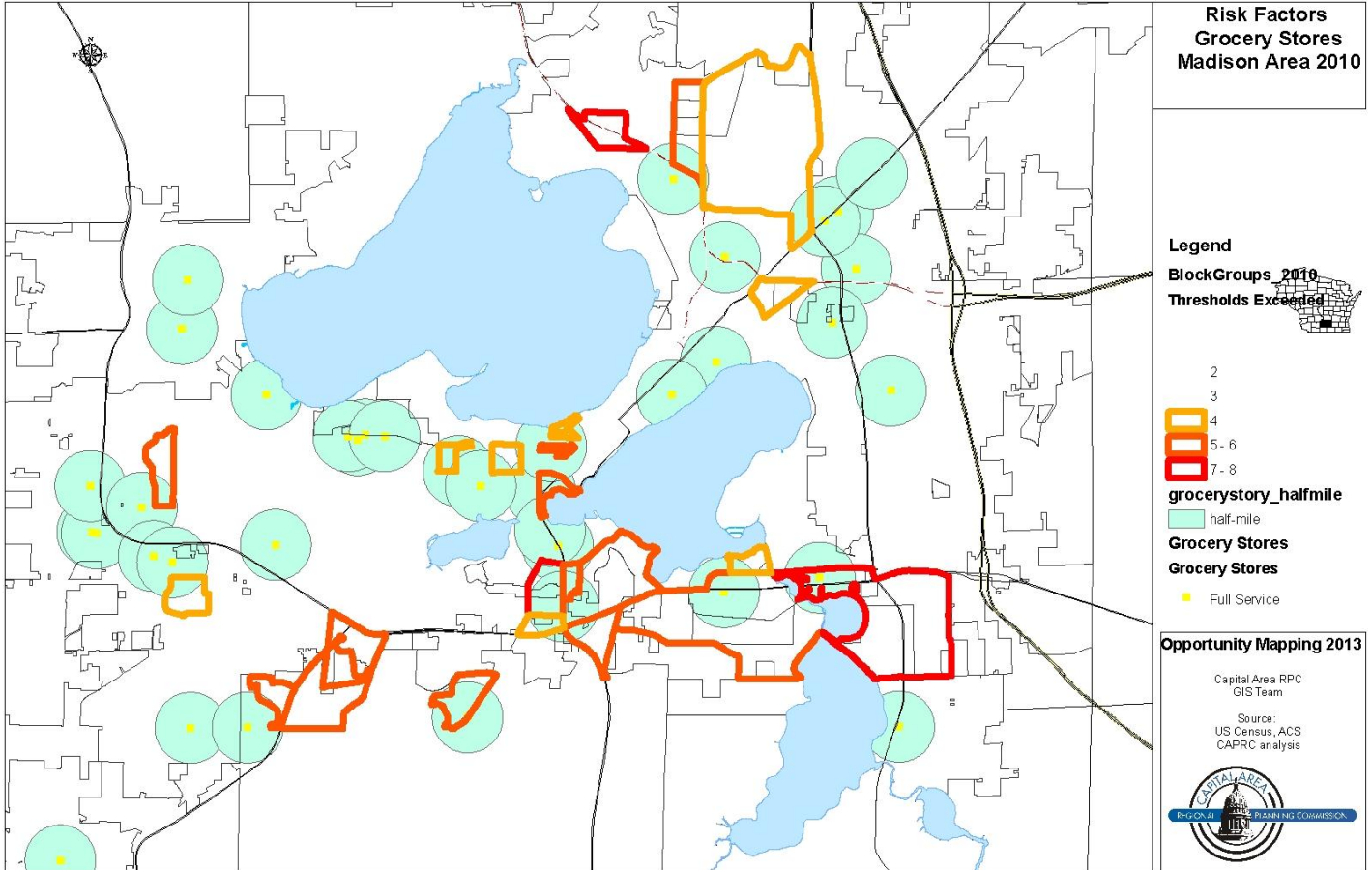
Source: Capital Area Regional Planning Commission and U.S. Census, American Community Survey 5-year estimates, 2007-11

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School Quality and Barriers

The South Madison and Vera Court areas are served by schools rated as "meets few expectations" by the Wisconsin Department of Public Instruction. Students living in Allied Drive and west Madison area attend many schools rated as "exceeding expectations."

Figure 112 - Public School Ratings and Areas with Opportunity Barriers, Madison Area 2007-11

Source: Capital Area Regional Planning Commission and U.S. Census, American Community Survey 5-year estimates, 2007-11

Other Opportunities and Barriers

Figure 113 and Figure 114 show that the **areas with concentrated barriers to opportunity are almost all well served by community centers**. The exception is the Southdale neighborhood in south central area (triangular orange outline), which is in the Town of Madison. Figure 114 shows that **areas with barriers are also generally well served by access to outdoor recreation**. The possible exception is Vera Court, which is just beyond the quarter mile to a large regional park, Warner Park.

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Areas with concentrated barriers to opportunity are almost all well served by community centers

Figure 113 - Community Centers and Areas with Opportunity Barriers, Madison Area 2007-11
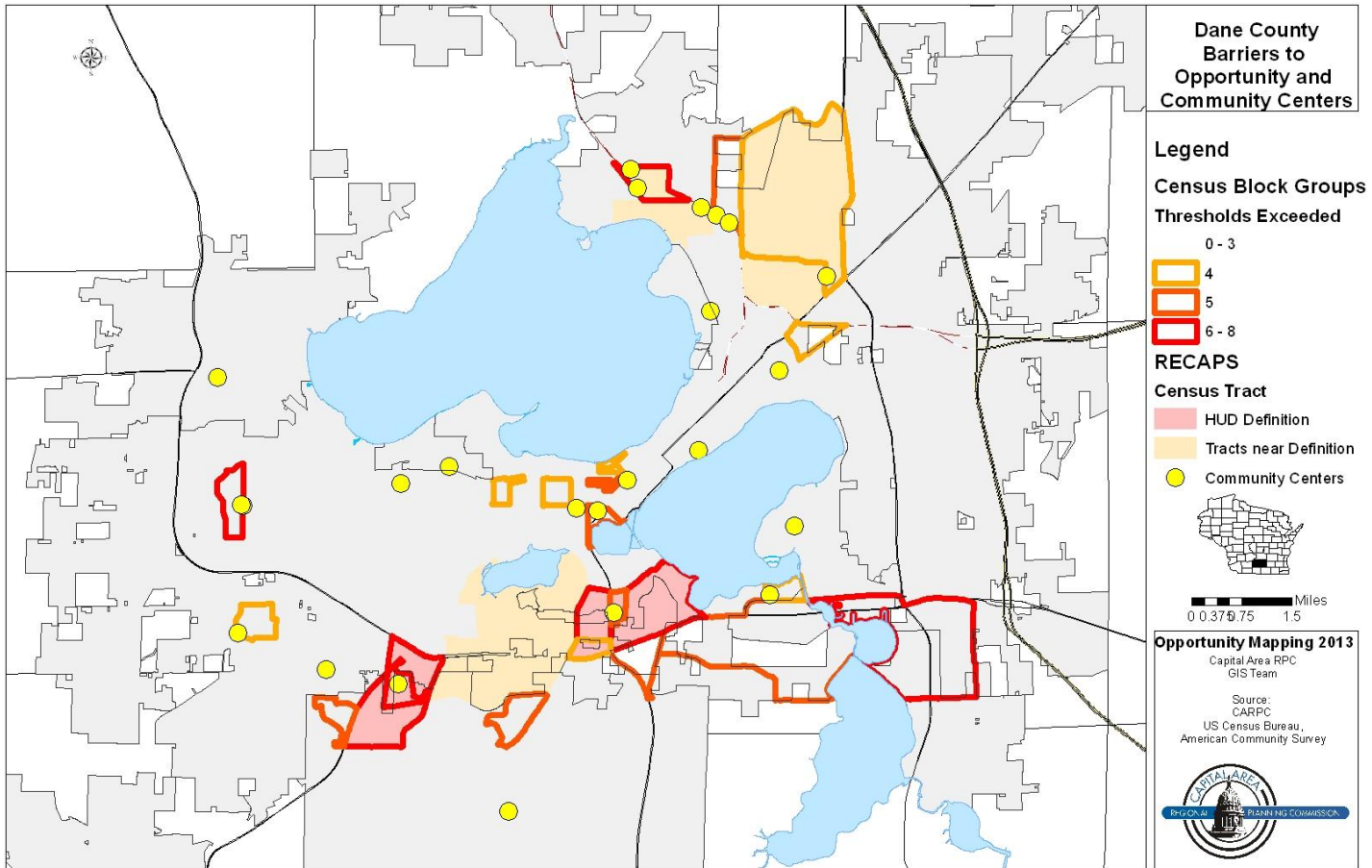
Source: Capital Area Regional Planning Commission and U.S. Census, American Community Survey 5-year estimates, 2007-11

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Areas with barriers are also generally well served by access to outdoor recreation

Figure 114 - Outdoor Recreation and Areas with Opportunity Barriers, Madison Area 2007-11
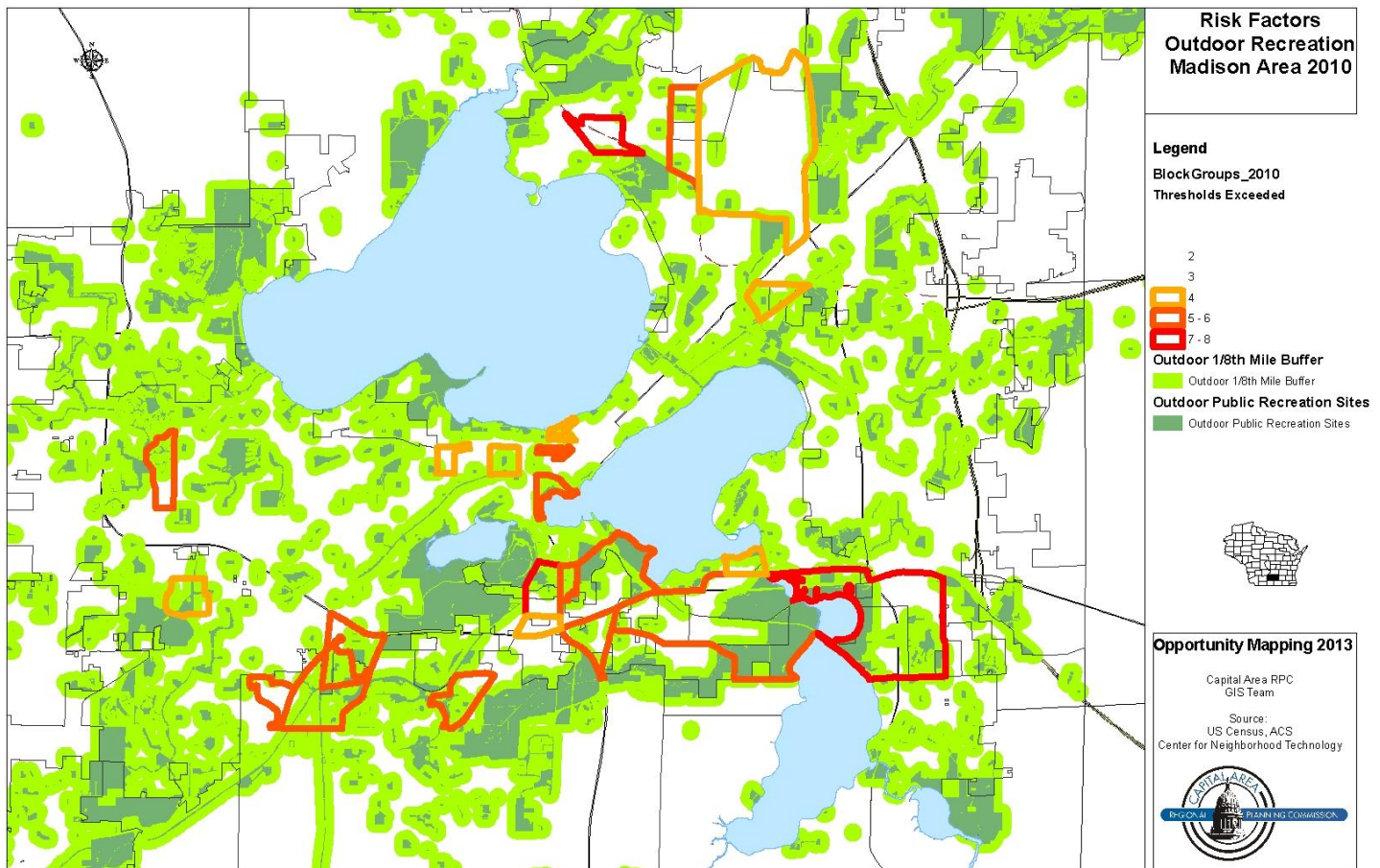
Source: Capital Area Regional Planning Commission and U.S. Census, American Community Survey 5-year estimates, 2007-11
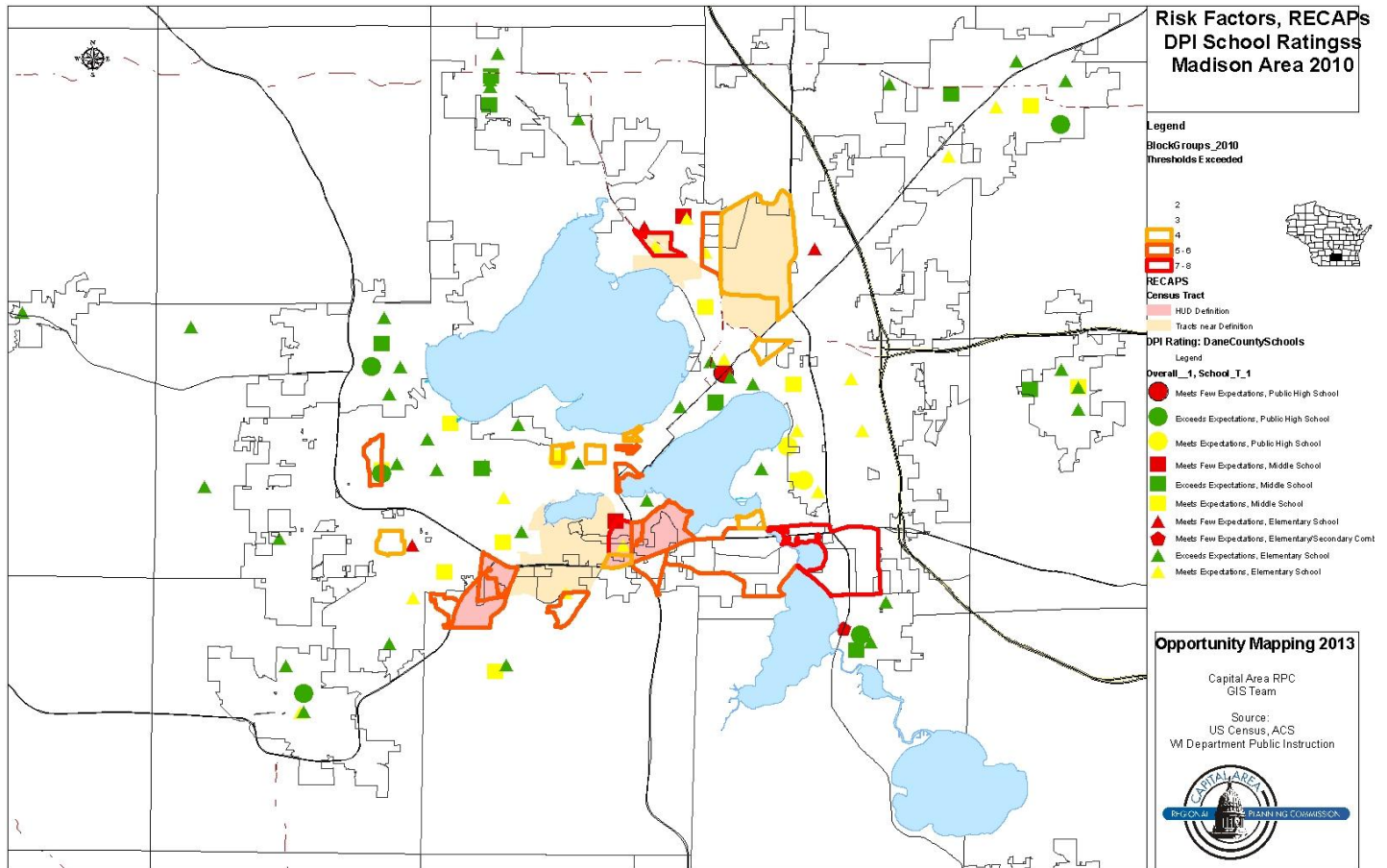
H. Impacts of Barriers to Opportunity

Isolated concentrations of poverty and multiple barriers to opportunity have real consequences. This section presents education, income, incarceration and health impacts of racially-concentrated poverty and barriers to opportunity.

Education, Income and Incarceration Impacts

The recent report, *Race to Equity: A Baseline Report on the State of Racial Disparities in Dane County*[34] details stark disparities between African-American and White populations in Dane County. Figure 115 shows some key racial disparities for children.

Figure 115 – Selection of Findings from "Race to Equity" Report

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 3rd grade

Than White children
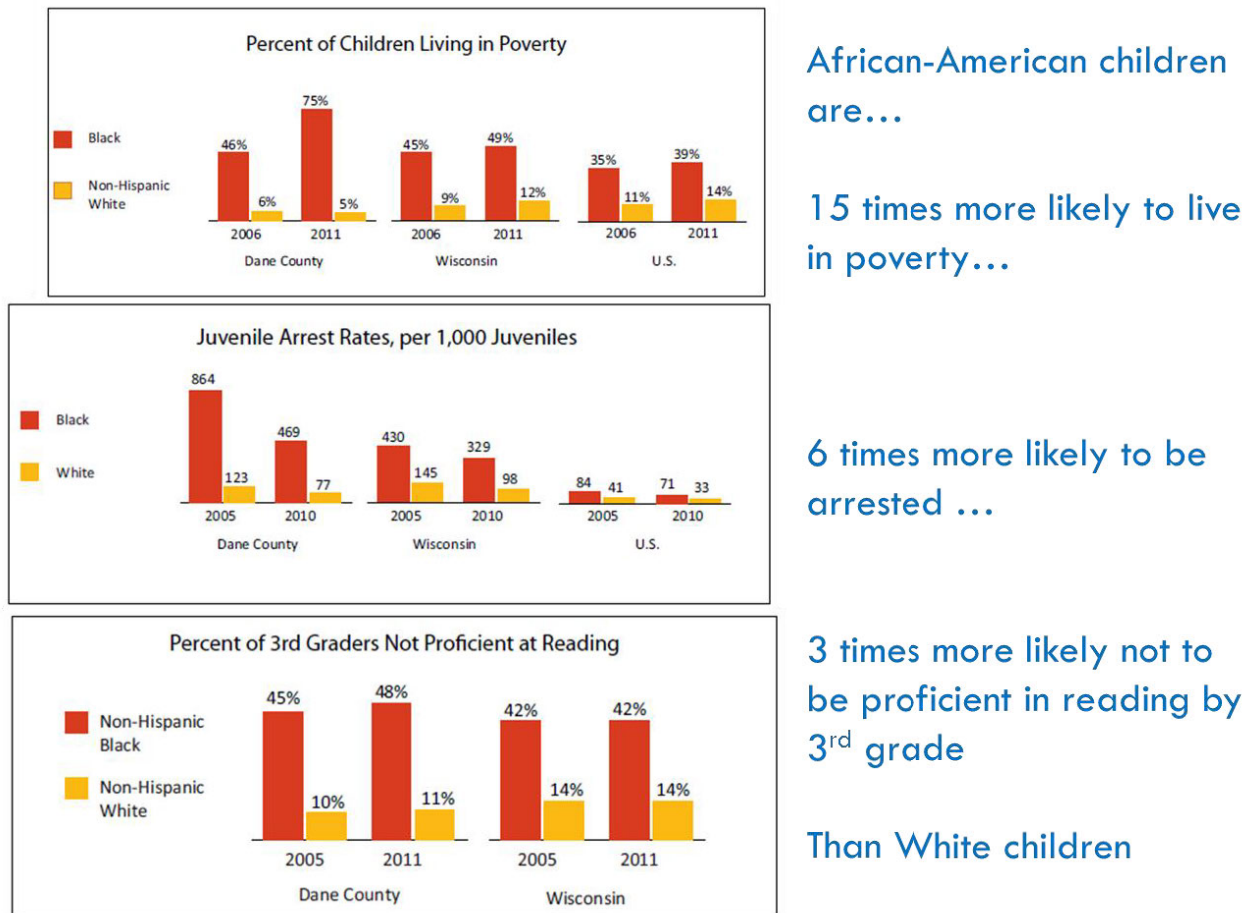
Source: Race to Equity: A Baseline Report on the State of Racial Disparities in Dane County, Wisconsin Council on Children and Families, 2013

The Race to Equity report identifies "the challenge of small, under-resourced, and disconnected neighborhoods" as one of the major contributors the region's racial disparities. In other words, concentration within isolated and under-resourced areas is a major factor leading to lower income, employment, and education; and higher rates of incarceration.

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[34] Wisconsin Council on Children and Families, 2013.

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Health Impacts

Living in isolated areas, with limited choices for walking and biking, can reduce opportunities for physical activity. Less physical activity is associated with higher incidences of negative health outcomes including obesity and diabetes.[35]

Data for obesity or diabetes rates at the census tract or block group level is not available. However, racial disparities in health outcomes can be indirectly linked to concentration of racial poverty, because persons of color are significantly more likely to live in these areas. Figure 116 shows racial disparities in Dane County for diabetes. **The rate of diabetes for Black persons is more than three times higher than for White persons.**

Figure 116 - Black-White Disparity in Diabetes Death Rate, Dane County 2012

Source: Public Health Madison & Dane County, http://healthydane.org/?hcn=DisparitiesDashboard
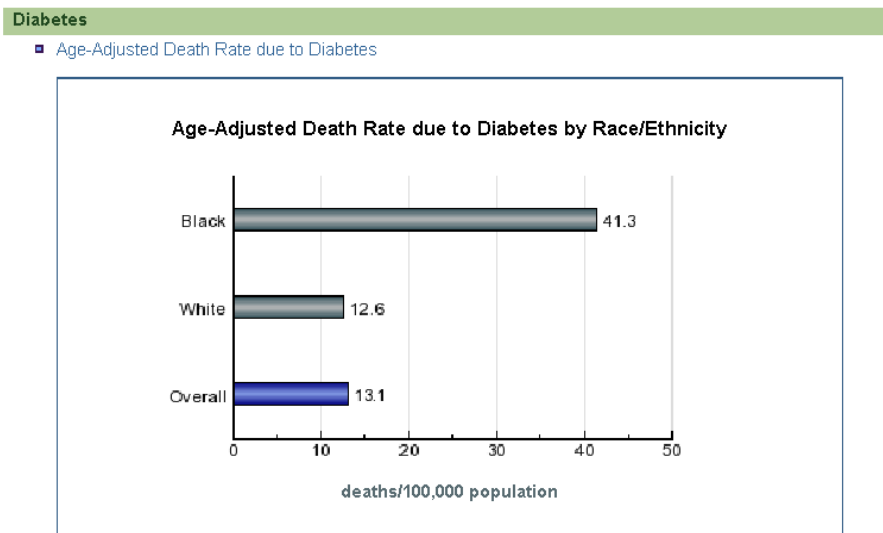
As described in sections above, areas of racialized concentrated poverty, and areas with multiple barriers to opportunity, are located along highways and major roadways in the region. **A number of studies have correlated proximity to highways with higher incidences of respiratory ailments and lung cancer** (see callout box).

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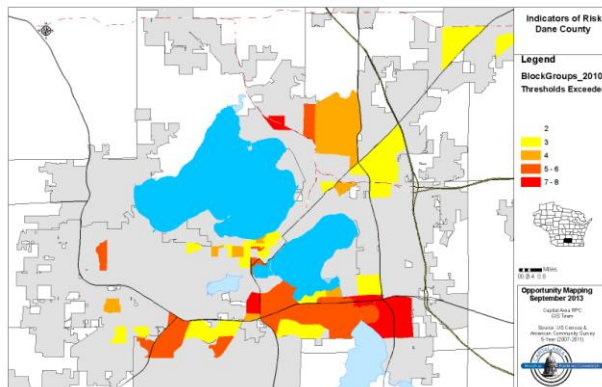
[35] Public Health Madison and Dane County, *The Health of Dane County, Health Status Overview Report*, 2013.

Figure 117 and Figure 118 below shows Black-White disparities in the death rate due to lung cancer and chronic lower respiratory diseases in Dane County. Black persons in Dane County are almost twice as likely to die from lung cancer, and more than twice as likely to die from chronic lower respiratory diseases, as Whites.

Figure 117 - Black-White Disparity in Death Rate due to Lung Cancer, Dane County 2012

Source: Public Health Madison & Dane County, http://healthydane.org/?hcn=DisparitiesDashboard
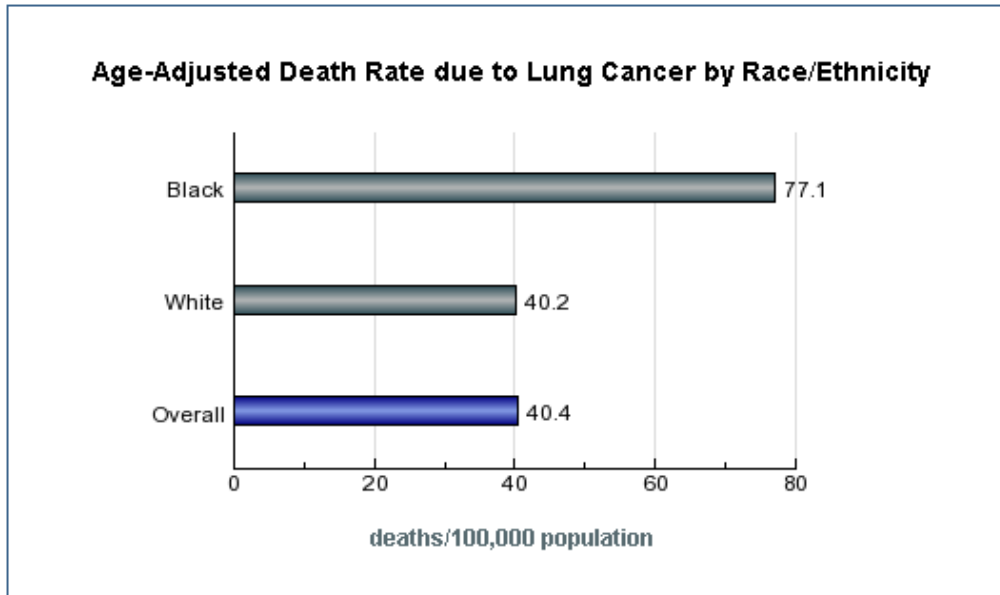
These disease disparities are yet another significant gap between African-American and White quality of life in the Madison region. To be clear, proximity to highways cannot be said to cause these higher rates of lung and respiratory disease and death rates. There are many factors, including smoking rates and access to preventative care, that contribute to these disparate outcomes. However, given the evidence of correlation between highway proximity and respiratory ailments, the proximity to highways of racially concentrated poverty can be said to be a contributing factor to these outcomes.[36]

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[36] For a summary literature review, please see: Tegan K Boehmer, "Residential Proximity to Major Highways—United States, 2010," Center for Disease Control, Division of Environmental Hazards and Health Effects, 2013.

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Figure 118 - Black-White Disparity in Death Rate due to Chronic Lower Respiratory Diseases, Dane County 2012

Source: Public Health Madison & Dane County, http://healthydane.org/?hcn=DisparitiesDashboard

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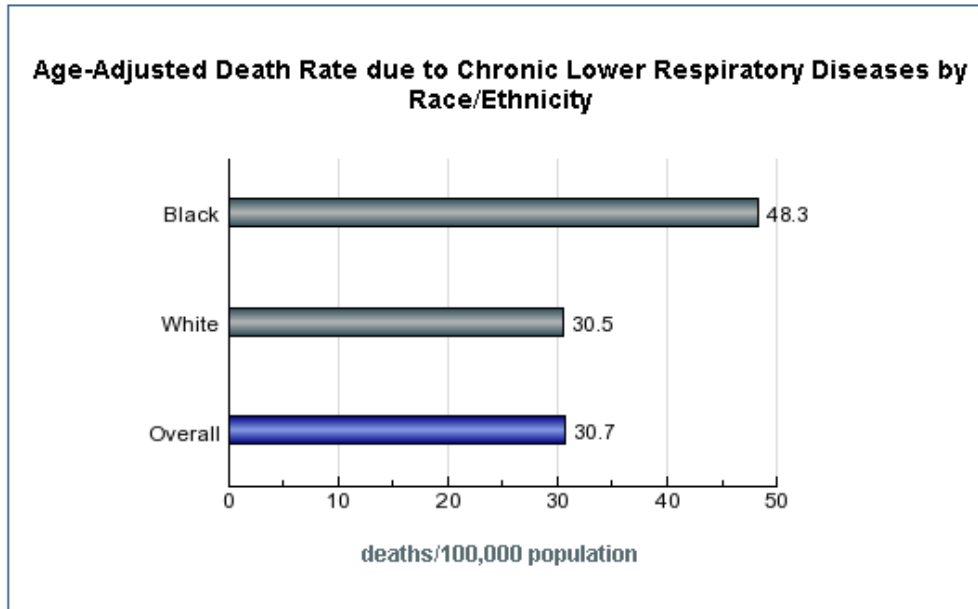
Studies Connecting Proximity to Highways with Higher Rates of Respiratory Ailments and Cancer

"Cardiopulmonary mortality was associated with living near a major road."
- *Association between Mortality and Indicators of Traffic-Related Air Pollution in the Netherlands: A Cohort Study*, Hoek et. al., The Lancet, Vol. 360, October 10, 2002.

"Local exposure to traffic on a freeway has adverse effects on children's lung development, which are independent of regional air quality, and which could result in important deficits in attained lung function in later life."
- *Effect of Exposure to Traffic on Lung Development from 10 to 18 years of age: A Cohort Study*, Gauderman et. al., The Lancet, Vol. 369, February 17, 2007

"These results that residence near a major road is associated with asthma."
- *Traffic, Susceptibility and Childhood Asthma*, McConnell et. al., Environmental Health Perspectives, Vol. 114, No. 5, May 2006.

"Cough, wheeze, runny nose, and doctor-diagnosed asthma were significantly more often reported for children living within 100 meters of a freeway."
- *Motor Vehicle Exhaust and Chronic Respiratory Symptoms in Children Living Near Freeways*, van Vliet et. al., Environmental Research 74, 122-132, 1997.

I. What Contributes to Barriers to Opportunity?

Previous sections of the FHEA painted a picture of opportunities in the Madison region, which areas face multiple barriers to opportunity, and how race and ethnicity are highly correlated with concentrations of opportunity barriers. This section examines some of the causes behind those concentrations of barriers. It describes siting of assisted housing, zoning and land use, land and infrastructure availability, community opposition to affordable housing, local residency preferences, lack of housing voucher landlords, tax credit and funding availability, and history of discriminatory investments.

History

An accumulation of legal exclusion from citizenship and access to capital and income, applied to persons of color, frames todays disparities and geographic concentrations. In just one example, persons of color were legally excluded from home loans and suburban areas, resulting in large wealth disparities over time. Lower wealth limits access to higher cost areas.

Racially Restrictive Covenants were, at one time, a commonplace throughout the state of Wisconsin and while the supreme court declared them unconstitutional the state took no action for three years when legislation was finally passed in 1951 to prohibit the enforcement of racially restrictive covenants.

Siting of Assisted Housing

Where developers and policy makers chose to locate low income or affordable housing can directly affect segregation. Below is a 2008 map of the siting of assisted housing in and around the City of Madison. The housing on the map generally fall in two categories being Section 8, Section 42 and CDA public housing, and community based residential facilities and temporary housing.

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Figure 119 - Distribution of 2012 Assisted Housing Sites, City of Madison (circles added)
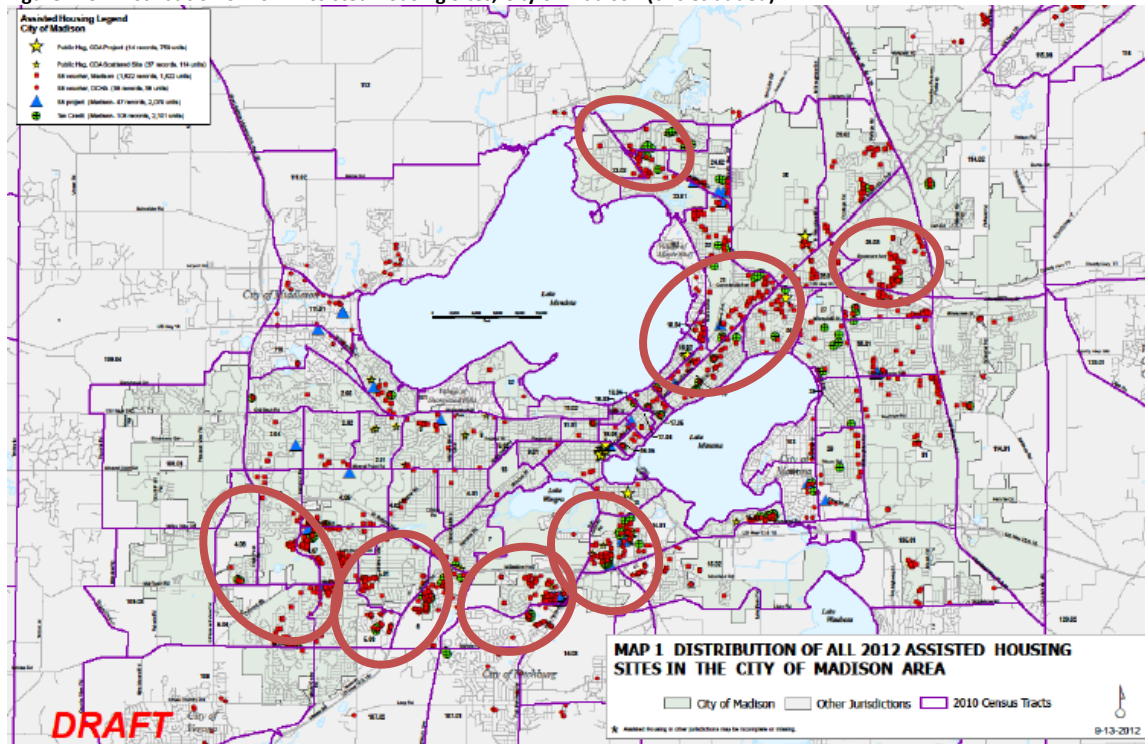
Source: City of Madison

Section 8, Section 42 and CDA public housing is shown on the map above. There are several areas with high concentrations of these types of units, including south of the beltline between Gammon and Fish Hatchery Roads and just North of the beltline between Fish Hatchery Road and the Yahara River. Other concentrations occur along East Washington Avenue around Highway 30, and north along Packers Drive. Many of these areas also have the densest concentrations of assisted housing, as measured by the number of assisted units compared to a census tract's total number of housing units. The highest concentration reached 23% in census tract 6, which is south of the beltline and east of Verona Road (Allied Drive neighborhood). In comparison, assisted units comprise only 6% of all housing units in the City of Madison. Approximately 500 Madison landlords participate in the Section 8 program. Demand for public housing projects is high—wait lists for most assisted housing sites in the Madison area were closed as of early 2013. Demand for Section 8 vouchers is also high – waiting lists for vouchers have been closed since 2007.

Concentrations of People of Color and Distribution of Assisted Housing Units

When compared to racial and ethnic composition, some locations with high concentrations of assisted housing appear to have higher levels of persons of color. (For comparison see Figure 87 on p. 100 and Figure 119 on p. 132.) These include areas south of the beltline along Gammon, Verona and Fish Hatchery Roads, near Park Street and Badger Road and West Washington, near Hwy 30 and East Washington and on Northport Drive.

When looking at income, some of the concentrations of assisted housing appear to be located in low-income areas, however the gradients of income appear less dramatic. While all concentrations mentioned are in block groups with median household incomes below the 2010 county median

($60,519, ACS 5 year estimates), there are many blocks groups that meet this criteria, with the lowest household income block groups (concentrated around the university) having relatively few assisted units. Another issue could be causality of incomes in a census block group due to the presence of assisted housing. Assisted residents are low income, and high concentrations of units would result in an overall lowering of the median income. Data is not precise enough to determine whether the assisted housing is located in an area where non-assisted housing is low-income, or whether the non-assisted housing is average or higher income, with concentrations of assisted housing bringing down the average.

The community base residential facilities and temporary housing are primarily located by the University, the Capitol and on the isthmus and do not seem to have any relation to racial/ethnic composition or income.

Zoning and Land Use Barriers

Land development policies can directly impact the affordability of living in a specific place, and some policies in place in Dane County limit the amount of affordable housing that can be created. Many communities have minimum lot sizes for their primary single family residential category and place limits on the number of multifamily units that can be created in a year. Other limitations on duplexes or secondary dwelling units can present barriers to affordable housing.

Many communities have a preference for owner-occupied and higher end units, in contrast to rentals and affordable units. One of the primary motivations is for schools and municipal budgets, however this often results in the exclusion or limitations of more affordable units.

Dane County's Analysis of Impediments to Fair Housing Choice 2010 identified zoning and land use barriers to fair housing. The Analysis of Impediments (AI) reviewed area comprehensive plans available online and found the following areas of concern:

- *Limiting multi-family units* – many cities and villages have identified policies in their comprehensive plans to keep single-family homes the predominant housing type, usually establishing the percent of single-family homes to between 65% and 75% of the total housing inventory.

- *Lot size* – higher minimum lot sizes in some localities make affordable housing unobtainable, especially as land costs have escalated in recent years.

- *Promoting higher levels of owner-occupied housing* – some jurisdictions have goals promoting housing ownership or maintaining a set home ownership rate, which, although providing stable neighborhoods, can also be a disincentive to providing rental units.

- *Design standards* – use of language such as requiring enforcement of high-quality design standards for multi-family construction, requiring multi-family buildings to conform to existing neighborhood architectural design, or requiring multi-family buildings to have brick facades or concrete drives can increase costs enough to prohibit rental apartments.

- *Slowing the rate of residential growth* – many of the cities in Dane County have recorded significant residential growth over the last decade, causing some to reevaluate development patterns and, in some cases, limit the rate of expansion of urban service areas, which can have the unintended consequence of increasing land costs which then raise housing prices.

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- *Increasing housing prices* – median housing prices in some jurisdictions are well above the county average, and beyond the reach of many area employees; some of these cities and villages lack policies or programs to encourage affordable housing.

City of Madison's Analysis of Impediments to Fair Housing Choice 2013 reached the following conclusions realted to land use policies:

- Building cohousing or accessory dwelling units (ADUs) are options for improving affordability of housing and should be encouraged. However, these building types are not allowed in all areas and often face opposition from neighbors (NIMBYism).

- Affordable housing is currently directed toward low income neighborhoods. The document recommended that a comprehensive housing strategy be implemented, one that ensures affordable housing and units representing a greater range of pricepoints are constructed in all neighborhoods.

- Areas that are zoned to allow multi-family housing—where affordable housing projects are currently located—are often spatially disconnected from important infrastructure. These areas of the city often have poor access to grocery stores and long commute times using public transportation.

Another issue that arises when affordable or rental units are permitted is the compartmentalization or isolation of these units (see Figure 120). Urban planning best practices suggest that mixed income housing, with small multifamily units, duplexes and smaller lot single family integrated with larger lots supports stronger neighborhoods.

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Urban planning best practices suggest that mixed income housing, with small multifamily units, duplexes and smaller lot single family integrated with larger lots supports stronger neighborhoods.

Figure 120 - Multi-Family Land Uses, Madison Area 2005
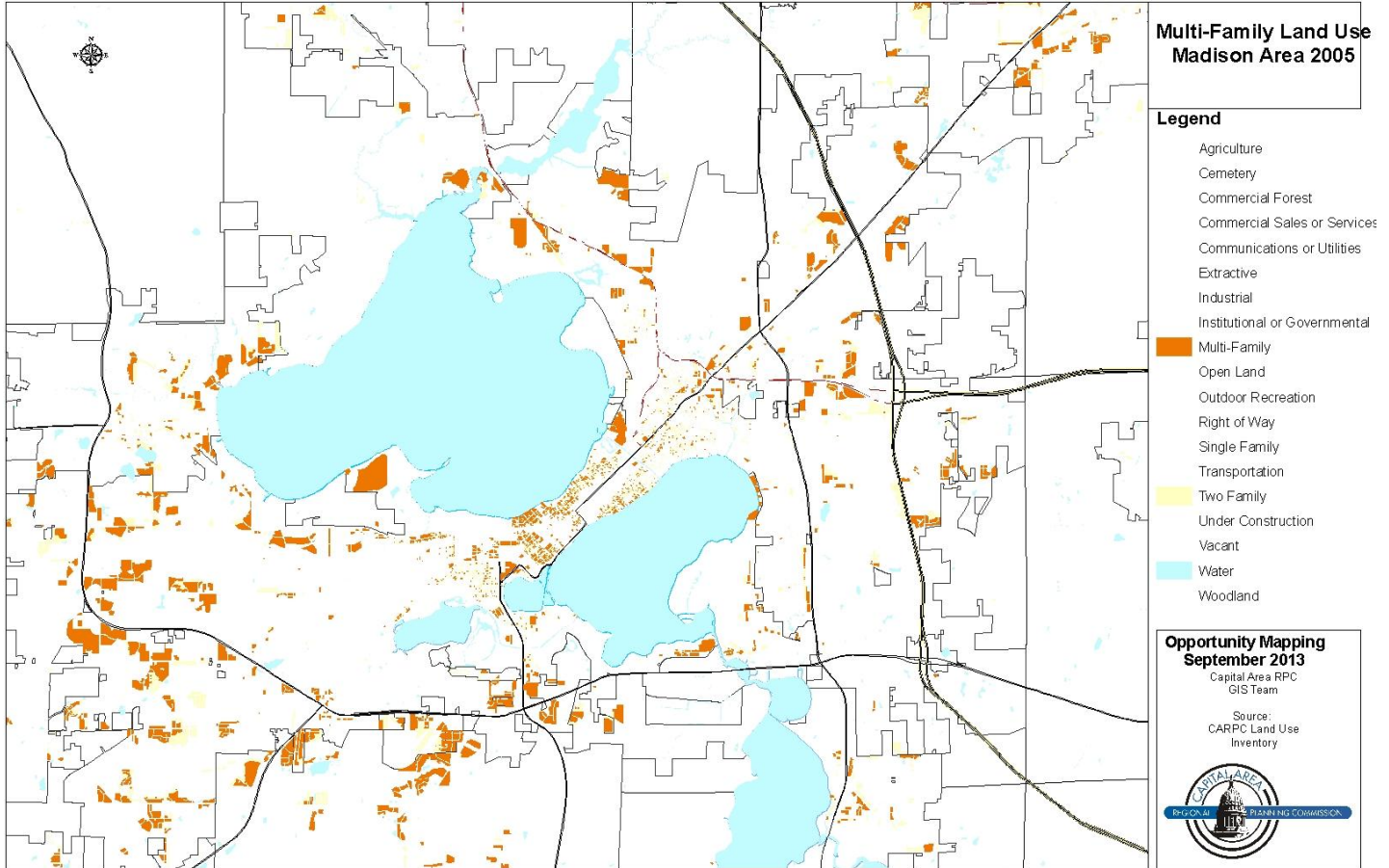
Source: Capital Area Regional Planning Commission

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Concentration of two- and multi-family land uses between John Nolen Drive and Verona Road along the Beltline.

Figure 121 - Multi-Family Land Uses and Concentrated Barriers to Opportunity, South Madison and Fitchburg
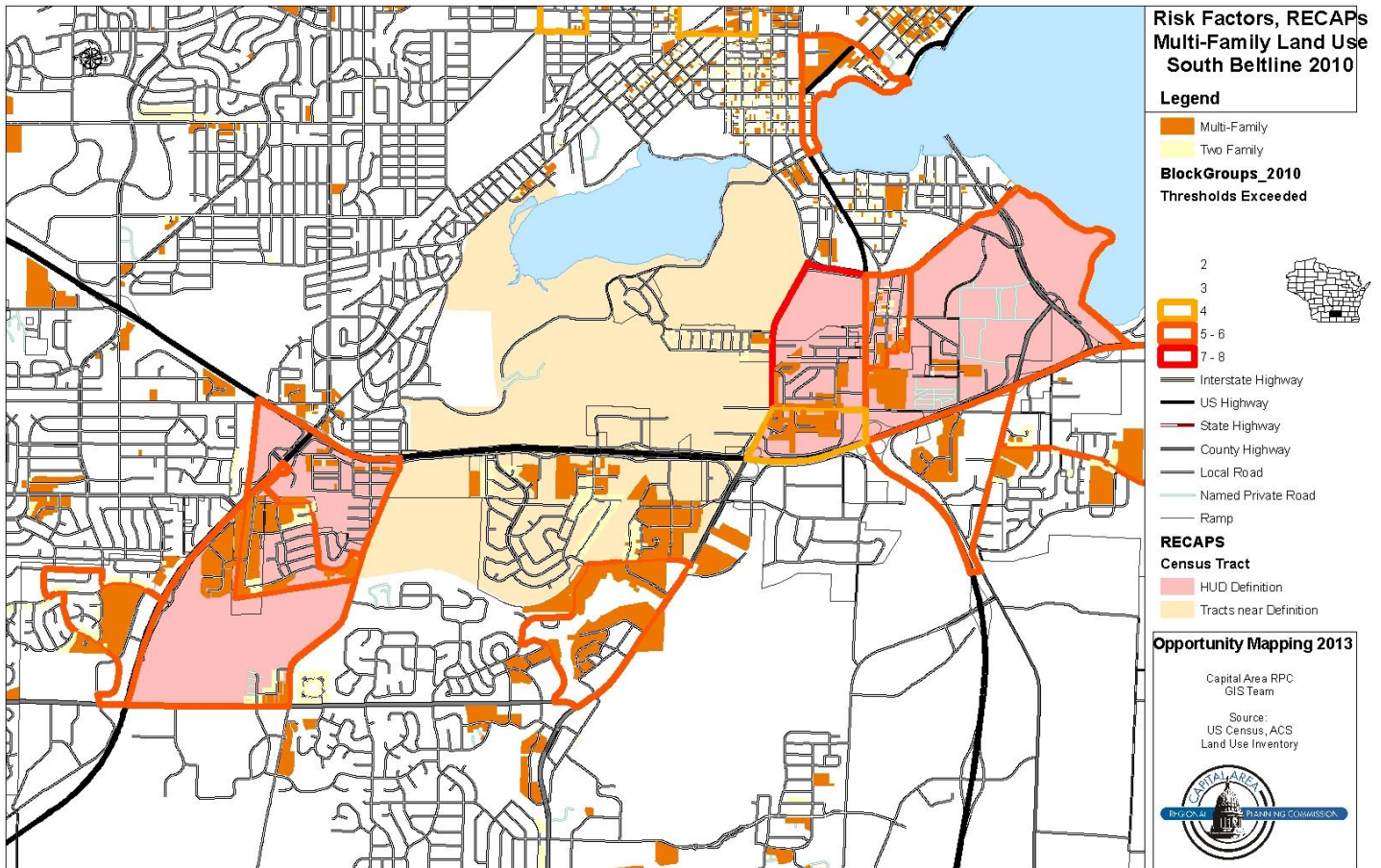
Source: Capital Area Regional Planning Commission

One of the locations in the county where this compartmentalization accompanies other challenges to equal opportunity is along the border between Madison and Fitchburg. Figure 121 illustrates the concentration of two- and multi-family land uses between John Nolen Drive and Verona Road along the Beltline. There is a high correlation between land uses in this area and both the HUD defined Racial and Ethnic Concentrations of Poverty and areas nearing that definition (Section—Barriers in Accessing Opportunities) as well as block groups identified in this report as exceeding more than four thresholds of barriers in access to opportunity (Section G—Comparing Opportunity and Barrier Areas).

Land and Infrastructure Availability

Lakes geographically define Madison to a large extent. The narrow strip of land is home to the state's capitol, its flagship university and thousands of residents and employees. Consequently, land is at a premium in many locations, and land sales often occur at premium prices.

CARPC has created an infill and redevelopment assessment as part of a BRT feasibility study. This assessment identified potential for over 8,000 residential units along four major corridors emanating from the Capitol. The study did not address market issues, nor how many units would be affordable.

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CARPC also commissioned a market study from the Center for Neighborhood Technology, to estimate the potential demand for housing and commercial space along the possible BRT corridors. The study found that, if current development trends continue over the next 25 years, there will be an unmet demand for 15,788 multi-family and small-lot single family housing units. The study also found a demand for between 115,000 and 490,000 square feet of commercial space along the BRT corridors.

In certain areas of Madison such as the isthmus, development of affordable housing without subsidy will be challenging due higher construction and land costs and the potential for environmental and soil issues. The study acknowledges that redevelopment is unpredictable and responds to strong market demand.

Infrastructure costs can also be a challenge for affordable housing on greenfield sites. As part of Future Urban Development Area planning (FUDA), CARPC found one mile of road, sewer and water lines costs on average $3.6 million dollars. This creates another financial hurdle in communities which limit density, as low-density developments tend to have a longer amounts of road per household, which increase the per unit cost.

Certain communities have placed an emphasis on low-income senior housing, which satisfies a municipality's low income housing requirements but does little to assist low-income families. There are 3,865 LITCH (Low Income Tax Credit Housing) units in Dane County that are currently designated for low income residents. Of those at least 366 are specifically for low income seniors. Some smaller municipalities have only utilized LITCH for senior housing, for example Monona, Belleville, Cottage Grove and Mount Horeb.

Community Opposition

Affordable, low-income and frequently market-rate rental housing can have an uphill battle during the approval process. Communities often discuss the need for and desire to provide affordable housing in their comprehensive plans, however when a proposal surfaces neighboring residents regularly object. Common complaints include decrease in property value for neighborhoods, increased traffic and crime, negative impacts on schools and that its not appropriate for, or will detract from, the surrounding context.A recent example of this phenomenon occurred in Shorewood Hills, a village centrally located and surrounded by the City of Madison. In 2010, the village voted down an affordable housing development proposal, even though the parcel selected by the developer was zoned appropriately for multi-family housing. The developer built a nearly identical project across the street in the City of Madison.

Local Residency Preferences

It is difficult to have a full understanding of residency preferences given the diversity of residents in Dane County. One preference that data may suggest is for residents choosing to live amongst those of the same racial or ethnic background. This is supported by relatively defined concentrations of Hispanic and Asian residents, possible for language reasons.

HCV (Housing Choice Voucher) Landlords Lacking

The local residents in Dane County prefer Section 8 Vouchers which is demonstrated by the long waiting list to receive a voucher. This can be a problem because if a resident is not able to get on the waiting list or is not selected to receive a voucher that is a barrier to entry into the community. The waiting list for the City of Madison has been closed since 2007 which is an absolute barrier, for the past five years no

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one new has been able to sign up to receive, let alone be selected to receive, a Section 8 voucher. Residents prefer Section 8 vouchers because of the deep subsidy it supplies; no matter where the resident or household finds housing the voucher will cover what they can't afford. In contrast, housing that is priced to be affordable for people making 30% of AMI is a shallow subsidy because if the household only makes 20% AMI they are still having to pay the full amount of rent.

Participation of landlords in Section 8 or other rental assistance programs is voluntary, which can result in participants being concentrated in certain locations, as seen in the assisted housing maps above. Landlords choosing not to accept vouchers could be viewed as discriminating, because "lawful sources of income" is a protected class in Wisconsin and Dane County. However, Section 8 vouchers are not included in this category as a result of the 1995 court ruling in Knapp v. Eagle Property Management Corp., 54 F.3d 1272, 63 USLW 2750 (1995).

Currently the Madison area has over 500 landlords participating in the Section 8 program and 1,600 households are being helped through this program.

Tax Credit and Funding Availability
The availability of Tax Credits and other forms of funding for low income housing is very limited. Current funding restrictions require creative partnerships between lenders, local governments, organizations, agencies and developers.

WHEDA (Wisconsin Housing and Economic Development Authority) is the Agency the distributes LITCH funding through out the state. They have over 3 billion dollars in assets which include money to lend to developers who are interested in providing low income housing through new development or rehabilitation of existing housing.

J. Promoting Equitable Access to Opportunities

It is important to understand how the current context of Madison and Dane County could change in the future because such changes could create barriers or opportunities for housing.

Physical Structure and Major Public Investment

How a region invests in its physical structure can play a large role in how access to opportunity is distributed across the area.

WisDOT—Madison Beltline Study, Middleton-Cottage Grove, Dane County
The Wisconsin Department of Transportation is currently is in the second phase ofa long term planning study for the Madison Beltline (US 12, 14, 18, and US 151) between Middleton and Cottage Grove.

Project overview

- The Beltline was originally constructed in the 1950s as a 2-lane rural highway bypassing downtown Madison. Since then, it has been steadily evolving and improving to meet growing local and regional transportation needs.
- As a principal arterial highway that is fed by nearly every other major route in southwest Wisconsin, as well as numerous major local and county roads, the Beltline is used by a significant portion of local and regional travelers in the Madison urban area.
- The Beltline is also a primary long truck route, and the portion from Verona Road to I-39/90 is part of the Wisconsin Backbone System.
- The Beltline links southwest Wisconsin to the nation, and provides an important connection between neighborhoods, businesses, communities, and regions.
- Madison and surrounding community residents use the Beltline daily to travel to jobs, school, retail, businesses and home.

Challenges

- Today, the Beltline is a multi-lane urban freeway passing through neighborhoods, natural areas and business districts.
- Numerous sections of the Beltline have crash rates higher than the state average for similar highways.
- Dane County is on pace to add about 150,000 residents by 2035, there is no capacity remaining on the Beltline to serve this growth.
- The Beltline can be difficult for bicycles and pedestrians to cross, creating a barrier for alternative transportation. Unreliable travel times reduce its value as a dependable route for transit.

Capital Budgets
Governments spend many millions every year on buildings, roads, parks, sewer and water and other physical projects. How and where they spend this money, and for what purposes, can impact access to opportunities in a variety of ways. Below are some examples.

City of Madison Capital Budget
The 2013 Capital Budget for the City of Madison was $192.1 million. The largest categories were Major Streets Engineering ($58 million), Water Utility ($27.8 million), and Planning & Community & Economic Development ($21.4 million). Sample projects listed in the 2014 Capital Budget are:

Streets
- Biodigester Facility and related equipment - $21 million

Planning, Community and Economic Development
- Neighborhood Centers - $9.4 million 2014-2019
- Public Market – $11.5 million 2014-2017
- SRO Housing Facility - $4.2 million 2014-2016
- Park Str./Drake St. Area Housing Revitalization $1 million
- 800 Block of E. Washington Ave. Redevelopment - $7.9 million
- 100 Block of W. Mifflin St. Redevelopment $2.6 million 2014-2016

Water Utility
- Lakeview Reservoir - $5 million
- Operations Building replacement $7.2 million

Metro Transit's Capital Funding Projects average $13.7 million a year between 2014 through 2018 for buses, maintenance, ADA paratransit service, and other items.

The Madison Area Transportation Planning Board designates transportation projects for federal funding. For example, the 2014 budget for East Johnson Street reconstruction is $5.8 million, funding for County Trunk Highway M is $10.9 million in 2015 and $11.8 million in 2016.

Dane County, school districts, Madison College and State of Wisconsin also spend significant funds for capital improvements. While beyond the scope of the FHEA, a more comprehensive assessment of capital projects, applying an equity lens, could identify opportunities to increase access to opportunities for low-income communities of color.

 Potential Infrastructure Investments: Rapid Transit
The Sustainable Communities consortium is currently examining the potential to add Bus Rapid Transit (BRT) to four major corridors in and around Madison. BRT is high-frequency, limited-stop service that offers faster service and improved urban mobility. BRT has been described as a bus system that acts similarly to a light rail.

Sustainable Communities worked with the Madison Area Transportation Planning Board (also known as the Metropolitan Planning Organization, or MPO) to commission a study of the potential BRT routes in and around Madison.[37] The four primary corridors of study emanate from the Capital Square in Madison (see Map below). These routes improve connections between housing and job opportunities and will reduce auto-dependence and the associated cost of car ownership.

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[37] The Transit Corridor Study is available at http://www.madisonareampo.org/BRT.cfm

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These routes improve connections between housing and job opportunities and will reduce auto-dependence and the associated cost of car ownership.

Figure 122 - Potential Bus Rapid Transit Corridors Considered by Transit Corridor Study (2012-2013)
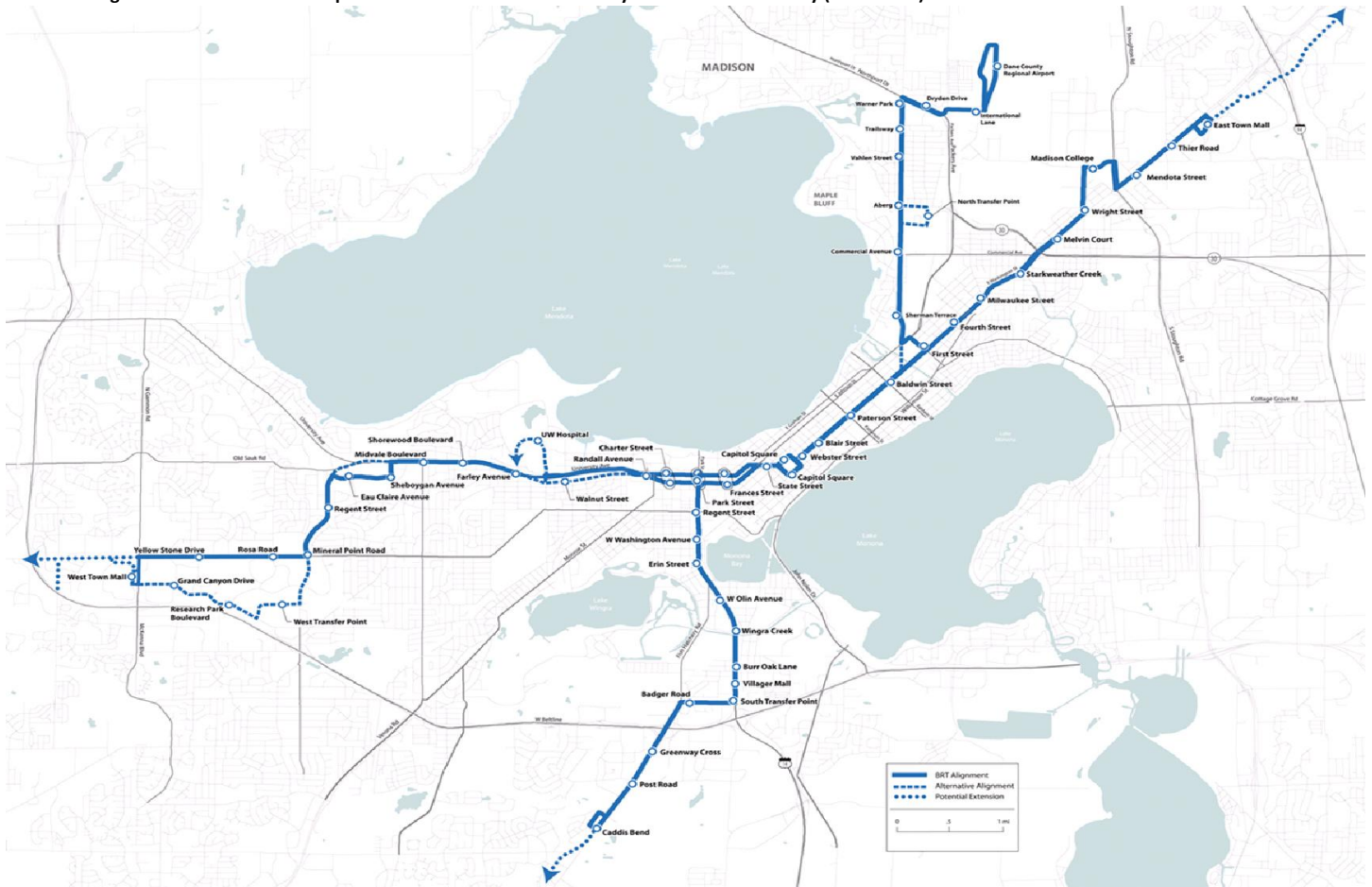
Source: Madison Area Transportation Board and Capital Region Sustainable Communities, 2012

The routes under consideration serve a diverse set of neighborhoods, including those with greater concentrations of minority and low-income residents. Specifically, these diverse areas include the Madison CDA property on Wright Street and neighboring housing around Hwy 51 on the east corridor, the Sherman and Northport area on the north corridor, Park Street and Badger Road on the south corridor and the Sheboygan Avenue area on the west corridor.

One of the goals of the BRT Study was to: "Improve connections between low income and/or transit dependent neighborhoods and centers of employment and activity." To measure how well the proposed system achieved this goal the Study compared existing transit travel times to travel times on the proposed BRT system between a sample of origins located in low income and/or transit dependent areas to an employment or activity center. The origin and destination locations are shown on the map in Figure 123.**Error! Reference source not found.**

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Figure 123 - Low Income/Transit Dependent Origin Destination Pair Locations
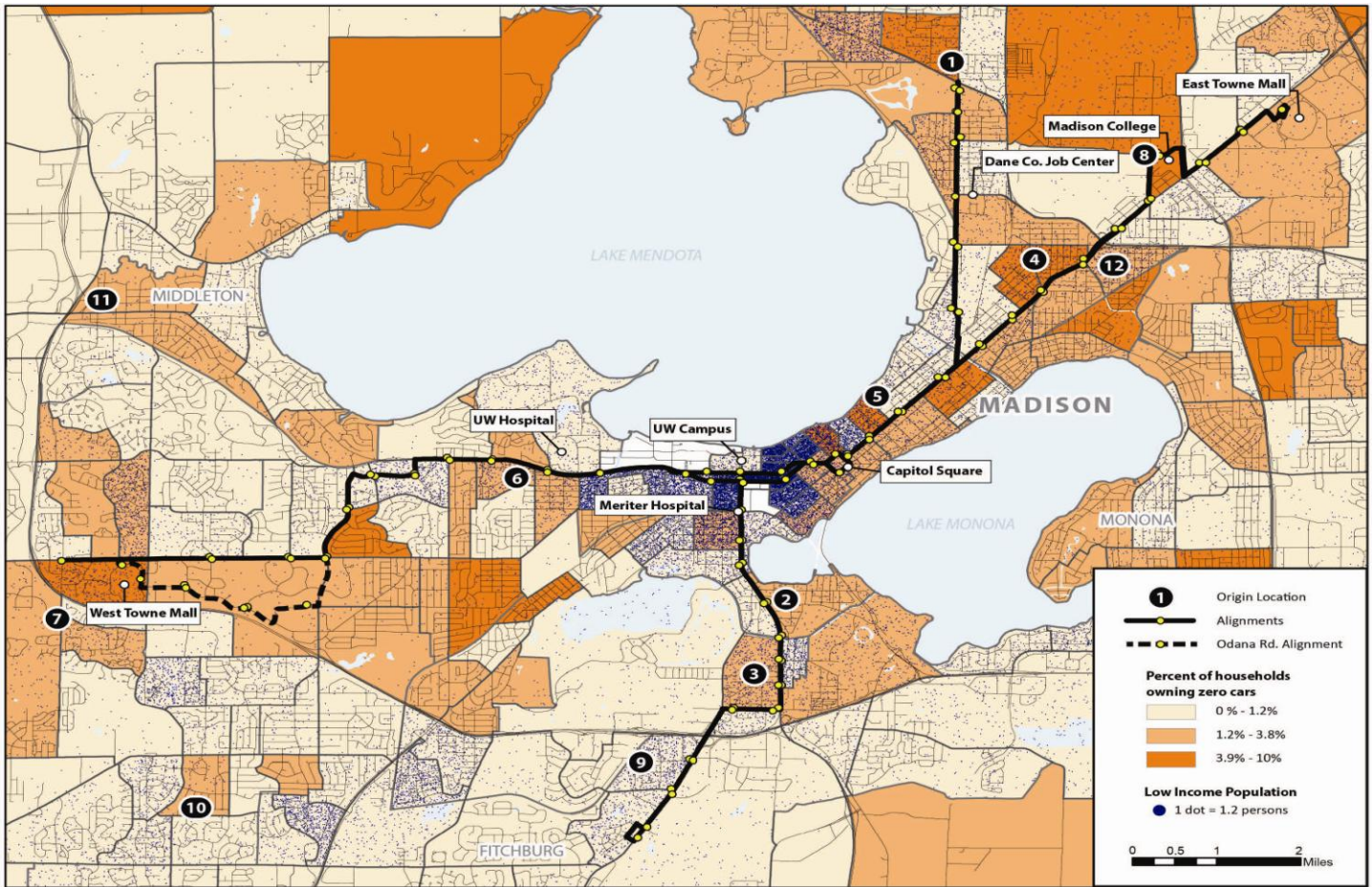
Source: Madison Area Transportation Planning Board

When the existing and proposed travel times were compared, the proposed system provided an average 15% travel time savings. While passengers at certain origin locations would still be better served by local routes, the large majority of these trips would be faster using the proposed BRT system. The Study concludes: "Looking at these twelve pairs, it can be concluded that the proposed system does a good job of improving connections between low income and/or transit dependent neighborhoods and centers of employment and activity."

While BRT is a relatively new method of mass transit, some systems have shown the ability of BRT to spur transit-oriented development along the routes. Cleveland's Healthline, which links the city's downtown and University Circle area, is regarded as one of the most successful systems in terms of economic impact, spurring development and leveraging investment in the surrounding corridors. Since the Healthline opened in 2008, over $4 billion in new development and redevelopment has occurred along the corridor.

It is envisioned the Madison BRT would help support redevelopment along its corridor, providing investment into depressed areas and creating more opportunities for residential and commercial development leveraging rapid transit. To assess the redevelopment potential along the potential BRT corridors, CARPC conducted two studies. First, CARPC staff, with assistance from the City of Madison and Dane County, inventoried possible redevelopment sites along the potential BRT corridors. Sites

were evaluated for their development potential taking into account land values, building age, amount of open space, existing plans, and area market conditions. The number of housing units and square feet of commercial space was estimated for each possible development site, and tabulated for each corridor. The inventory concluded, "Overall, the sites along the primary routing identified have the potential for approximately 7,200 housing units[38] and over 7,000,000 square feet of commercial space. (See Figure 124 below.)

Figure 124 – Infill and Redevelopment Potential by Corridor
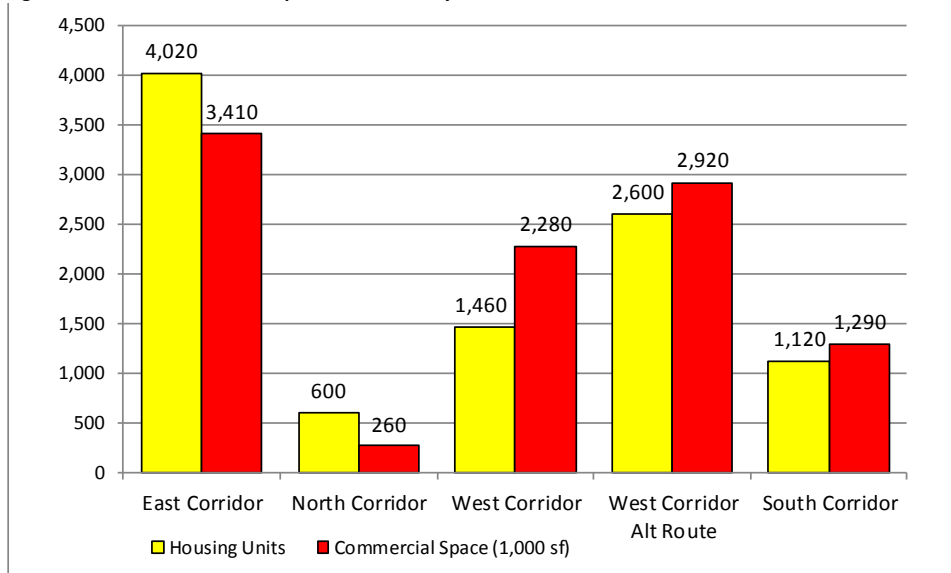
Source: Capital Area Regional Planning Commission

CARPC also commissioned a market study to estimate the demand for housing and commercial space around the potential BRT stations. The market study concluded that BRT, coupled with policies promoting redevelopment, would generate demand for approximately 8,300 additional housing units and between 115,900 and 491,300 square feet of commercial space over a 25 year period.

Market Study consultants conduced a design workshop to prepare concept plans for how BRT could help stimulate development around stations. The illustrative plan below shows plans and images for how redevelopment could occur around Park Street and Wingra Creek. The plan would accommodate approximately 800 housing units and 350,000 square feet of office and retail space.

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[38] Physical capacity on specific parcels is estimated to be 7,200 units whereas the proportion of the market demand expected to locate within one quarter mile of Bus Rapid Transit (BRT) stops is an estimated 8,000 units.

Figure 125 - Park Street – Wingra Creek Transit Oriented Development Illustrative Plan

Source: Dane County Market Demand Study: Bus Rapid Transit and Other Local Investments in Walkable Transit-Supportive Communities

Economic Development Efforts

There have been several efforts to improve economic development in the Madison area and the larger region. A select number of economic development efforts are summarized below:

Dane County Jobs and Prosperity Project

In 2011, Dane County Executive, Joe Parisi, introduced a new initiative to review county government's existing capacity and services in the area of economic development with the goal of ensuring the County's continued economic prosperity. The "Dane County Jobs and Prosperity Project" also set out to explore what additional resources and areas of focus the county could explore to assist with the promotion of job creation and economic prosperity. This initiative formed the Dane County Office of Jobs and Prosperity which is tasked with coordinating the county's economic development efforts including new business recruitment and retention, promoting policies to enhance job creation, managing the county's revolving loan fund, to assist businesses with low interest financing, and serving as a liaison between existing public and private sector economic development entities, among other job and business development duties.

Madison Region Economic Partnership

Madison Region Economic Partnership (MadREP) is an economic development partnership serving the Madison region, including of Dane, Columbia, Dodge, Green, Iowa, Jefferson, Rock, and Sauk Counties. MadREP recently completed its economic development vision called Advance Now, which outlines a strategic vision, goals, action steps and performance metrics for the region This document identifies five

areas for advancement including economic competitiveness, innovation and entrepreneurship, human capital, the Madison region's story, and regional cooperation, leadership, and diversity. The strategy was developed based on feedback from more than 2,000 regional leaders and citizens, as well as research gathered through the competitive assessment and target cluster analysis.

Advance Now's Competitive Assessment identified housing affordability as a challenge for the Madison area. The median value home in the Madison Metro Area (Columbia, Dane and Iowa counties) in 2010 was 3.89 times that of the area's median household income. This ratio is 8% higher than the national average of 3.59 and higher than the "peer regions" studied. The 2010 median rent in the Madison area was $686, also higher than all peer regions. Dane Counties median rent was $753, higher than the national average.

K. Action Plan

The FHEA paints a picture of unequal access to opportunity in the Madison region – with barriers to accessing opportunity clearly demarcated along racial lines. Knowing this information, as well as some of its causes and consequences, is the first step. The FHEA process includes the three "Ds:" data (Sections B though H above), deliberation, and decision-Making. A CRSC partners, after learning about the consequences, proposed a fourth "D:" Do.

Deliberation of FHEA started with initial meetings regarding data coordination and availability. Initial maps were presented to the CRSC Equity Work Group on July 17, 2013. Deliberation continued concurrently with development of opportunity mapping and analysis: presentations of works in progress were made to a number of policy and community bodies. Appendix C: FHEA Deliberation lists meetings and presentations. Deliberation will continue an on-going process that informs decision-making before and after decision and actions are taken.

This section describes options for actions and activities to increase access to opportunity – to ensure "just and fair inclusion into a society in which everyone can participate and prosper."[39] First, the section briefly reviews best practices in equity and inclusion. Second, best practice frameworks are applied to identify potential action steps.

The Action Plan portion of the FHEA is intended to be a work in progress. As deliberation continues with the release of first versions of the FHEA, momentum will hopefully coalesce around targeted action items.

> **eq·ui·ty** ek-wi-te, noun.
> Just and fair inclusion.
>
> An equitable society is one in which all can participate and prosper. The goals of equity must be to create conditions that allow all to reach their full potential. In short, equity creates a path from hope to change.l
>
> -   PolicyLink

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[39] Definition of Equity, PolicyLink

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Capital Region Sustainable Communities
Priority Challenge: Ensure equitable access to opportunity

Capital Region Sustainable Communities is the Madison area initiative to "ensure a healthy and flourishing place for all, now and forever." A collaborative effort among government, non-profit and business, the CRSC consortium distilled broad regional goals into five priority challenges. The five challenges the consortium found most meaningful, regional and controllable are: high capacity transit, equitable access to opportunity, walkable and vibrant places, a built environment that supports ecosystem services, and land for food and fiber. Central to the Fair Housing Equity Assessment is the challenge: Equitable access to opportunities.
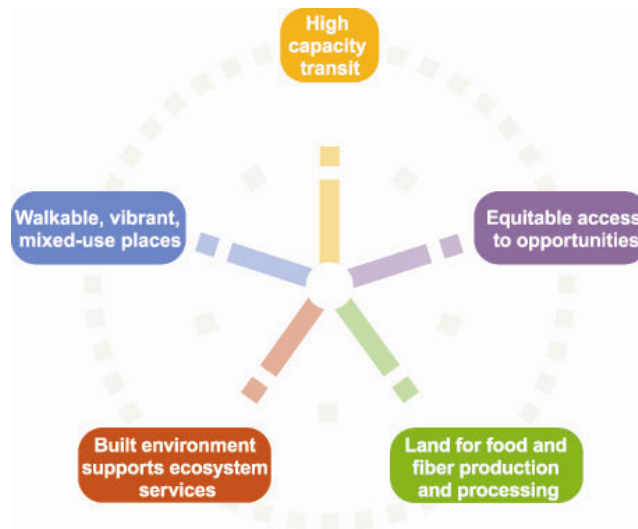
Best Practices

The Action Plan section draws from research on best practices for equity and inclusion conducted by CARPC staff and described in Appendix B. The Best Practice report describes basic concepts of equity, model strategies for achieving equitable outcomes, and best practices for equitable and inclusive planning.

An important best practice for identify potential actions comes from the field of public health. When considering actions to improve public health outcomes, an "upstream" versus "downstream" framework is sometimes used. Figure X shows how this framework can be applied. Providing services to address health problems like low birth rate and homelessness are downstream treatments. They address the outcomes or symptoms of community and societal conditions.

Figure 126 - Addressing Equity at the Societal, Community, and Individual/Family Level
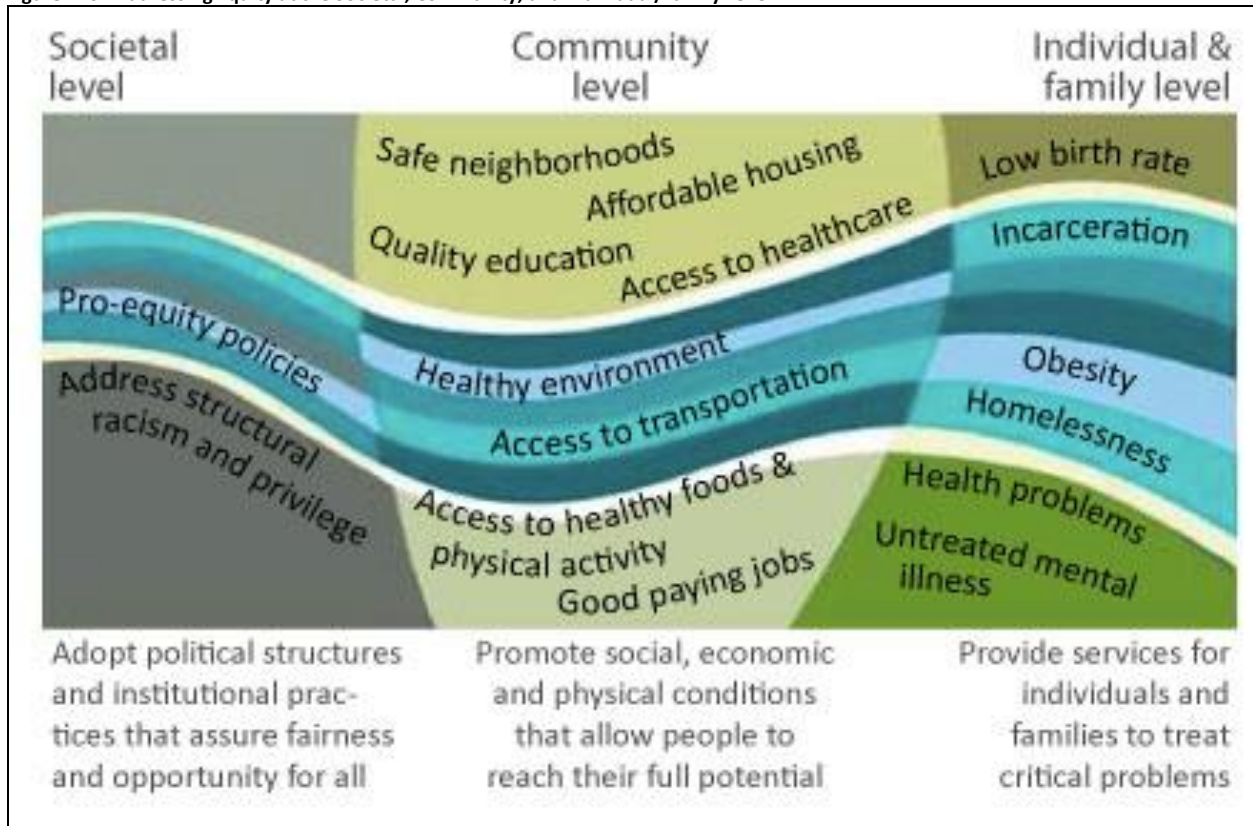
Source: Public Health Madison Dane County

Improving conditions of education, housing and access to health care helps people reach their full potential. These "mid-stream" actions go further than downstream services to address underlying causes. To fully change conditions leading to poor health outcomes, however, requires system, or societal-level changes: adopting political structures and institutional practices that assure fairness and opportunity for all.

One of the model strategies described in Appendix B, that has particular relevance to addressing barriers to opportunity, is the Communities of Opportunity (COO) Model developed by the Kirwan Institute. COO has two goals: to bring opportunities to opportunity-deprived areas, and to connect people to existing opportunities throughout the metropolitan region.

"A region is a collection of communities sharing not just borders, but a linked economic and social fate. … **In today's global economy, a metropolitan region must harness the productive capacities of all of its residents, businesses and institutions in order to stay competitive, sustainable, vibrant, and healthy.** The difference between regional vibrancy and regional vulnerability depends upon the success of maximizing opportunity for all of a region's neighborhoods and people." (Kirwan, 2007)

The COO model seeks to bring opportunities into under-resourced neighborhoods by improving education, stimulating investment and expanding employment opportunities. The model also advocates for improving housing mobility, providing fair and effective public transportation, managing sprawling growth in order to reduce the drain of jobs and resources from existing communities, and the fair investment in all of a region's people and neighborhoods.

The COO Model identifies the following needs:

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- Build human capital through improved wealth-building, educational achievement, and social and political empowerment.
- Invest in places by supporting neighborhood development initiatives, attracting jobs with living wages and advancement opportunities, and demanding high-quality local services for all neighborhoods, such as local public schools that perform.
- Encourage better links among people and places, fostering mobility through high-quality public transportation services and region-wide housing mobility programs.

Developing an Equity Agenda

The remainder of this section presents a framework for developing an action agenda for ensuring equitable access to opportunity for all, following the Communities of Opportunity (COO) Model and drawing from best practice research. The framework serves as a resource and tool for the many efforts underway to ensure equitable access to opportunity.

Developing an action agenda involves a range of considerations. First, an understanding is needed that challenges, such as ensuring equitable access for all, are interconnected with other regional challenges. Silo approaches to developing actions should be avoided. Second, leadership from, and inclusion of people from under-resourced communities is critical to "upstream" approaches for societal change. Third, existing efforts should be identified to avoid duplication and to build on current successes. Fourth, specific actions should be identified and prioritized. And fifth, indicators should be used to track progress, and performance targets established as measurable goals.

Interconnected Challenges

The call-out box above shows the five priority challenges of Capital Region Sustainable Communities. While ensuring access to opportunity is the primary challenge for the FHEA, CRSC priority challenges are interconnected: pursuit of one should address multiple challenges where possible. When evaluating potential strategies and actions, consideration should be given to how they may affect other priority challenges. Figure X below shows examples of strategies that connect to multiple challenges.

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Figure 127 - CRSC Connected Priority Challenges
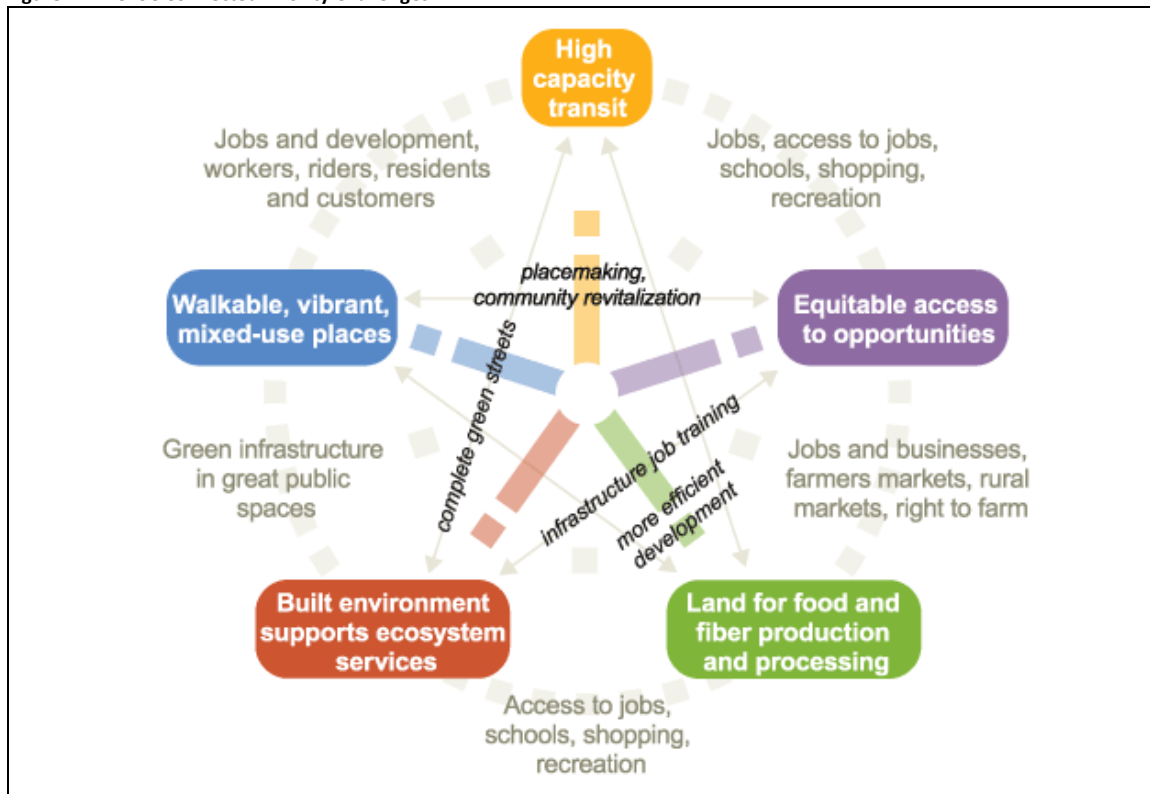
Source: Capital Region Sustainable Communities

Another method for looking across silos is the "triple bottom line" approach. Proposed actions can evaluated across the triple bottom line of environment, equity and economy. As shown in Figure 128 below, the strengths, weaknesses, opportunities and threats of a proposed action can be identified as they relate to the environment, social equity and the economy. Actions that pose threats to one sector should be avoided. Weaknesses should be minimized, and opportunities enhanced.

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Figure 128 – Triple Bottom Line Evaluation Tool
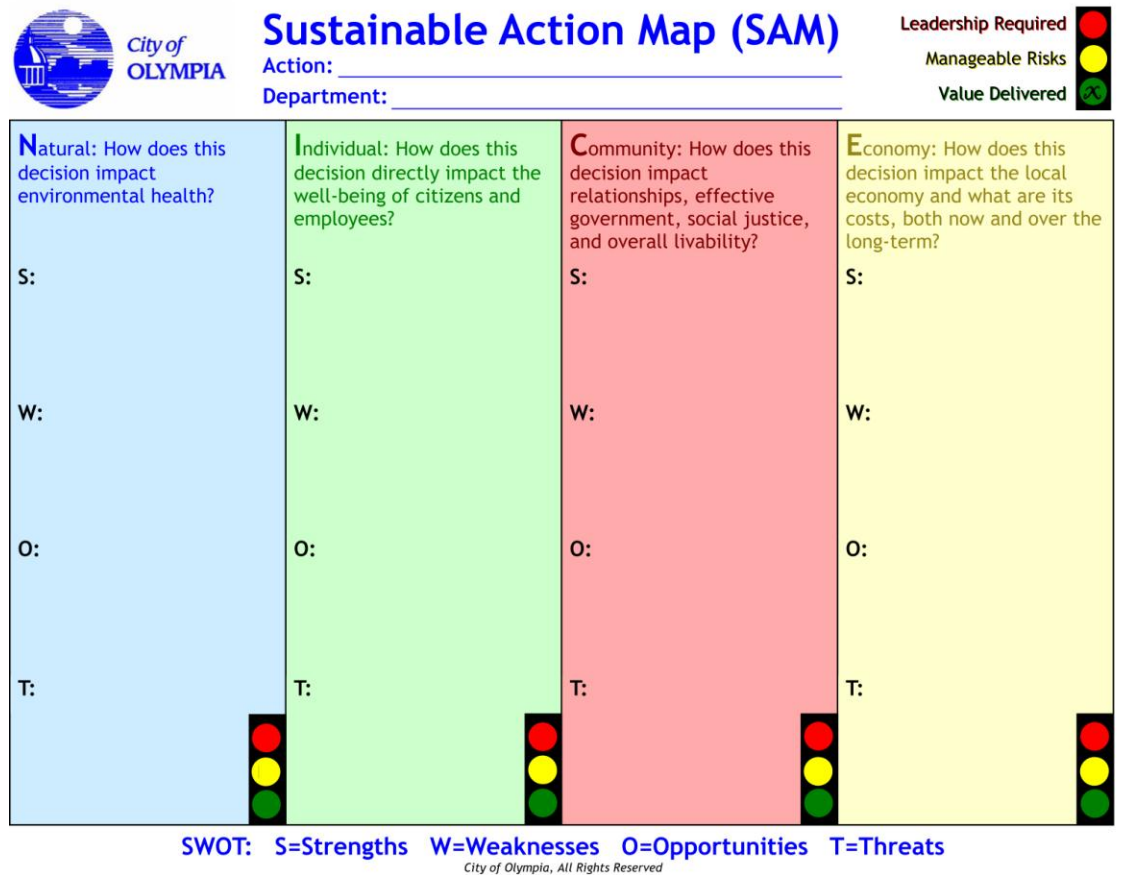
Source: City of Olympia, WA

Build Human Capital

Many of the barriers to opportunity described above need to be addressed by building human capital through improved wealth-building, educational achievement, and social and political empowerment.

> Human Capital: "The collective skills, knowledge, or other intangible assets of individuals that can be used to create economic value for the individuals, their employers, or their community" – Dictionary.com

Central to addressing educational and economic capital, in areas with concentrated barriers to opportunity, is building social and political capacity of those communities. It is through effective organizing, leadership and advocacy that investments will be secured to increase access to opportunity.

Examples of Existing Initiatives

Progress is being made in the Madison area to empower communities with barriers to opportunity. Following on the heels of the Race to Equity Report (ibid), Reverend Alex Gee penned "Justified Anger" article in the Capital Times[40] describing his experiences with racial profiling and racism in Madison. The article, building on the acute racial disparities presented in the Race to Equity report, generated an

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[40] "Justified Anger: Rev. Alex Gee says Madison is failing its African-American community," The Capital Times, December 18, 2013

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outpouring of concern and conversation. African-American leaders, including Reverend Gee and others, came together to provide direction to this energy. They organized a Town Hall meeting February 15 that drew 700 people to hear the call to action from this leadership team.

The Justified Anger initiative continues to build capacity to make change in areas of education, economic development and incarceration. This FHEA and the equity work of CRSC can provide support for the strategies and actions that Justified Anger develops.

In addition to the Justified Anger initiative, governments are also making significant efforts to reduce racial disparities and increase access to opportunity in under-resourced neighborhoods. Public Health Madison & Dane County hired two Health Equity Coordinators to assist the agency's emphasis on addressing the "social determinants of health." For example, they are leading a Health Impact Assessment (HIA) to evaluate potential health impacts of converting a golf course in the City of Fitchburg into a public park. The golf course is surrounded by apartment buildings that mostly house low-income persons of color.

Dane County also hired an Equity Coordinator who works out of the County Board of Supervisor's Office. The City of Madison allocated staff to focusing on addressing racial disparities. They provided support for a City Council resolution, "Declaring the City of Madison's Intention to Adopt an Equity Impact Model," that passed in October 2013. The City continues to develop the Equity Impact Model. The Madison Metropolitan School District has taken a number of steps to address disparities, including replacing its zero-tolerance discipline policy with a policy balancing accountability and support for good behavior. The zero-tolerance policy disproportionately expelled African-American students and fed the "schools to prison" pipeline.

These examples are among the many efforts and initiatives underway. It will be important that the Justified Anger, and the governmental efforts, coordinate efforts and work together towards shared goals. For such coordinated efforts, governmental entities should look to leadership and participation from under-resourced communities for guidance on policies and investments.

Human Capital Strategies and Actions:
1.
2.
3.

Human Capital Indicators and Performance Targets:
1.
2.
3.

Responsible Entities and Timeframes

Invest In Places
As noted in the Race to Equity Report, enclaves with racially concentrated poverty and multiple barriers to opportunity "typically…do not include a church, a full service grocery, a public school, social or civic

clubs, developed open spaces, a bar, restaurant, or a significant employer."[41] Many plans exist to improve conditions in these under-resourced neighborhoods, yet residents point to lack of implementation.

Concurrent with increases in social and political empowerment, investments are needed in businesses that pay living-wage jobs, grocery stores in food deserts, and quality public and civic spaces.

Examples of Existing Initiatives

Closing a Food Desert in South Madison
One initiative to close a food desert is the Capital Region Sustainable Communities project, the South Madison Food Enterprise. This partnership between Dane County, the South Madison Farmers Market, and the Alexander Company seeks to develop a food enterprise to provide healthy food choices to nearby low-income residents.

Creating a Mutual Aid Society: the Allied Community Cooperative
[Insert narrative]

Other examples

Invest in Place Strategies and Actions:
1.
2.
3.

Invest in Place Indicators and Performance Targets:
1.
2.
3.

Responsible Entities and Timeframes

Encourage Better Links
In addition to increasing human capital and investing in places with concentrated barriers to opportunity, improving connections to areas with high opportunities is essential. The analysis above highlighted transportation and housing barriers to high opportunity areas.

Transportation Linkages
Long transit travel times to employment centers, and lack of transit to other centers, limits access to jobs. Bus Rapid Transit, as described in the recent Transit Study, could increase access for some isolated areas to some employment centers. BRT would likely need to be enhanced with additional connections to some isolated areas, particularly Allied Drive, Meadowood (southwest Madison), Owl Creek

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[41] Ibid.

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(southeast) and north Madison. In addition to better public transit, other strategies to increase transportation linkages can include expanded rideshare programs (see YWCA program below), increased car pooling, better bicycle paths and support structure, and increased walkability.

Examples of Existing Initiatives

Highlight proposed increased service by Metro for Allied Drive

Highlight YWCA Rideshare program

Transportation Linkage Strategies and Actions:
1.
2.
3.

Transportation Linkage Indicators and Performance Targets:
1.
2.
3.

Responsible Entities and Timeframes

Housing Linkages
The analysis above identified lack of housing that, when combined with higher transportation costs, is affordable to low- or moderate income households in many high opportunity barriers. Planning, zoning, and community opposition all come into play to some degree to limit housing choices where good jobs and schools are more prevalent.

Strategies to increase housing investments in high opportunity areas can draw on the growing demand for housing in walkable, mixed-use centers. Many high opportunity communities are under-resourced when it comes to walkable, mixed-use places. Investments to boost existing areas, such as downtown districts in suburban communities, and develop new walkable, mixed-use centers could be combined with investments in a range of housing choices, including some affordable housing.

Examples of Existing Initiatives

Housing Linkage Strategies and Actions:
1.
2.
3.

Housing Linkage Indicators and Performance Targets:
1.
2.
3.

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Responsible Entities and Timeframes

What should regions focus on, moving forward, to improve access to opportunity for low-income communities and communities of color? (Abridged)
- **PolicyLink**

1. **Set aside more resources for equity.** Seek more funding for initiatives and policies that advance equity. Create targeted set-asides of funding for high poverty communities. Create priority scoring for equity-focused projects. Set clear benchmarks for equity-resource allocation, community improvements, and policy changes.

2. **Institutionalize policies that promote meaningful community engagement.** Set aside proportional resources to fund community engagement and capacity building. Be specific about how input from community engagement with traditionally marginalized communities translates into concrete outcomes in the planning process and future investments. Formalize a regional equity working group that informs regional transportation, housing, economic development, and infrastructure policy.

3. **Develop advocacy capacity.** Sustain or develop regional equity networks to help institutionalize consortia of community and equity leaders that include members of all sectors and numerous issue areas.

4. **Track equity data.** Disaggregate data collection and analyses by race, ethnicity, income, and nativity, in all planning processes, whenever possible, to drive comprehensive approaches and shared commitment to advancing equity outcomes.

5. **Create ongoing infrastructure to implement equity.** Create vehicles for public institutions and community organizations to develop a shared capacity to deliver. Partner with local philanthropic organizations, apply for EPA Technical Assistance grants, re-grant transportation dollars for implementation, utilize CDBG, HUD Section 4, or Capacity Building for Affordable Housing and Community Development to support organizations serving low-income communities/communities of color to engage in regional planning and policy activities. Establish formal committees and board positions charged with implementing equity. Set goals and benchmarks for creating representation of people of color in agency staffing and governance positions. Evaluate progress on outcomes regularly.

6. **Codify best equity planning approaches into policy**, including state and regional and local legislation and administrative guidance. Coordinate various streams of planning dollars and infrastructure investments across regions to support both broader access to opportunity, enrich communities through transit and housing mobility investments; and to support comprehensive based investment in education, housing stabilization, and infrastructure into impoverished communities.