

Recommendations for Community Housing Goals & Objectives— Middleton Affordable Housing Task Force

Housing for Middleton

Mayor Doug Zwank created an Affordable Housing Task Force for Middleton as one of his first official actions because housing that meets community needs is one of his top priorities. In formulating its goals and objectives, the Task Force benefited from the work being done on the Dane County Comprehensive Plan, and from the work being done by the City of Madison to address its affordable housing needs.

Although Middleton can learn from our neighbors, we have our own housing needs and challenges.

- The average sale price for a home in Middleton was \$231,700 in 2003. With a 5% down payment – or about \$11,600 – and a 5% interest rate on a mortgage loan, a buyer would need an income of about \$71,700 to keep total housing cost at 30% of their income.
- If mortgage interest rates rise above their current record low levels, an even higher income would be needed to buy the average home in Middleton. A higher down payment would reduce the mortgage payment, but not many first-time home buyers have \$20,000 or \$30,000 saved to buy a home.
- The starting salary for a police officer is \$39,975. The average salary for a restaurant chef in Dane County in 2002 was \$23,190 and for a child care worker was \$19,080. Nursing aides made \$24,310 and retail sales people made \$21,440.
- Almost half of the households in Middleton are renters, and 30.6% of these households pay more than 30% of their income toward rent.
- **Almost 23% of Middleton households in all income ranges pay more than 30% of their incomes toward housing costs.**

We need to respond to these housing needs and challenges to assure a healthy future for our community. Housing affordable to the workforce is essential to economic development and the health of the business community. Housing closer to jobs helps reduce travel time and expense, fuel consumption, air pollution and the need for expensive new streets and roads. People in the workforce who provide services that are essential to the quality of life in our community – school teachers, firefighters, police officers and other public employees, as well as workers in the private sector – should be able to live in the community they serve.

The Affordable Housing Task Force has adopted the goals and objectives outlined below as a positive response. However, the Mayor, the Task Force and the rest of the city government welcome comments and suggestions from the Middleton community. These goals and objectives should be seen as the starting point for action, rather than the end of the discussion.

Goals and Objectives of the Affordable Housing Task Force

1. Expand Housing Opportunities in Middleton

- Encourage the development of housing:

- To meet the needs of all the people who work in Middleton, so that they can have good housing choices closer to their jobs.
- For people who would like to join the workforce, so that they have a stable, affordable base on which to build their working lives.
- For older adults, many of who are still in the workforce and who have built the community we all enjoy. Housing options for older adults who do not want to stay in larger homes may better meet their needs, and can make more affordable housing choices available to younger families.
- Assure that new growth is balanced, and encourage the development of both rental and ownership housing for a range of incomes, for people with different life situations and cultural and ethnic backgrounds, for people with disabilities, for single people with very low incomes, and for the homeless.
- Provide opportunities for renters to become homeowners if that choice best meets their housing needs.
- Develop an inclusionary zoning ordinance for Middleton, benefiting from the City of Madison's experience in formulating its policy.

2. Protect and Preserve the Community's Investment in Existing Housing and Neighborhoods

- Develop housing policy that promotes and maintains safe neighborhoods.
- Recognize the value of existing housing in established neighborhoods and support rehabilitation efforts.
- Encourage the infilling of housing in urban areas that make more efficient use of existing infrastructure.
- Support the County and nonprofit agencies that provide home ownership education, training and counseling to homebuyers to increase their capacity to become successful homeowners, and to improve their ability to maintain their homes.
- Promote the use of programs that assist low and moderate income homeowners to repair and maintain their homes and identify gaps in these programs.

3. Use Partnerships Creatively to Meet Housing Needs

- Propose ways in which the Community Development Authority (CDA) can invest its available funds in housing development, with the rate of return based on how well a project meets public policy objectives.
- Encourage the CDA to explore the use of its funds to leverage CDA-issued bonds, the interest on which is exempt from both state and federal tax, to maximize the impact of limited public financial resources.
- Work with the County, other communities, the state government, employers and community businesses, for-profit developers and the nonprofit development sector to achieve housing development objectives.
- Promote the use of the Dane County Housing Authority's programs and services, and collaborate with the DCHA to help achieve mutual goals and objectives.

4. Improve the City's Ability to Play an Active Role as a Partner in Housing Development

- Advise the Common Council on how the City can play the most effective role in expanding affordable housing choices.
- Support public ownership of land used for affordable housing development.

- Consider creation of a community development corporation with City financial participation as a vehicle to expand affordable housing choices.
- Use a community land trust model or other financial arrangements to keep housing affordable.
- Hire staff or contract with consultants to identify and pursue grants and other funding opportunities for affordable housing development, identify sites for affordable housing development and the most effective role for the City in encouraging their use, and provide support to the Task Force and liaison with other development partners.
- Develop standards to measure the success of housing policies and to monitor progress in meeting housing needs.

For more information or if you have comments or suggestions, please contact Mayor Doug Zwank at 827-1059 or mayor@ci.middleton.wi.us or Mike Davis, City Administrator, at 827-1058 or mdavis@ci.middleton.wi.us.