

Housing

7



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This chapter provides an inventory of the existing housing supply and overall characteristics of the City’s housing stock, along with programs that promote housing choice and assistance for residents in different age groups, income levels, and with special needs. An examination of these attributes can help to determine future housing needs for the residents of Sun Prairie.

Volume 2 of this plan element contains the goals, objectives, policies and recommendations that are intended to guide the management and provision of housing resources in Sun Prairie.

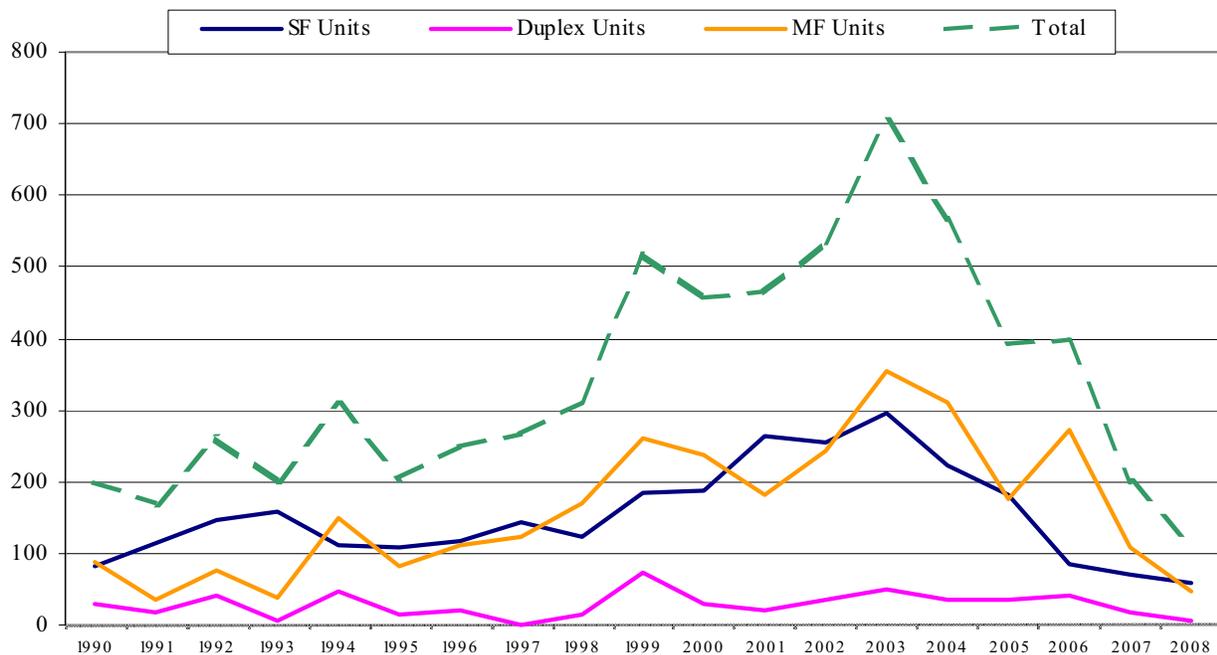
HOUSING SUPPLY AND INVENTORY

United States Census data reveals that the supply of housing in Sun Prairie rose significantly between 1980 and 2000, increasing from 4,579 residential units to 8,198 units. This change represents a 79% growth in units over that twenty-year period. Figure 7-1 shows the trend in residential building permit activity since 1990. Permit activity since the US Census 2000 data indicates an increasing trend.

More recent permit data, however, indicates a decline in residential construction activity since Sun Prairie's historic high point in 2003. A similar trend has been occurring in other Dane County communities over this same period, as illustrated in Figure 7-2.

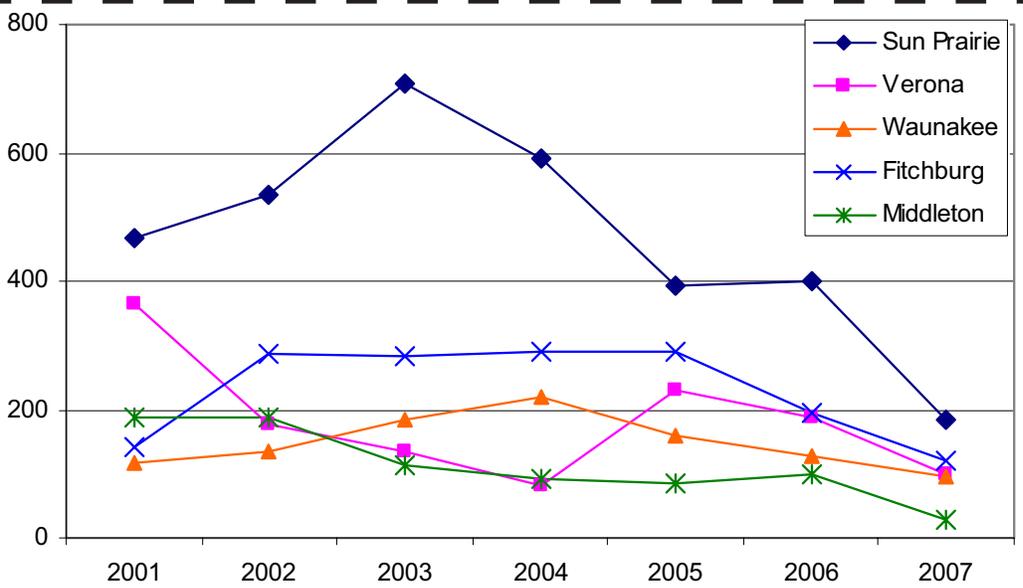
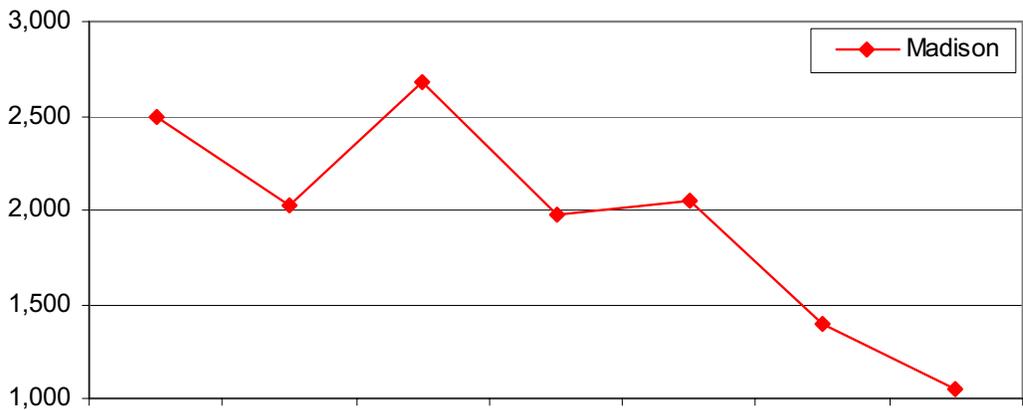
SF = Single-Family Housing
MF = Multi-family Housing

FIGURE 7-1
BUILDING PERMIT ACTIVITY - HOUSING UNITS ADDED: 1990 TO 2008



Source: City of Sun Prairie permit data

FIGURE 7-2
TREND OF RESIDENTIAL PERMIT ACTIVITY: 2001 TO 2007



Source: Dane County Community Analysis and Planning Division Survey of local incorporated units of government; Sun Prairie Planning Department

A closer examination of City permit data in Table 7-1 shows an increase of 3,888 housing units since 2000. This increase assumes that all units were constructed for every permit that was issued. Based on this assumption, the number of housing units added since 2000 (3,888) has exceeded the number of units constructed during the twenty-year period from 1980 to 2000 (2,397).

TABLE 7-1
DWELLING UNITS ADDED: 2000 TO 2008
(PERMIT ACTIVITY)

Year	SF Units	Duplex Units	MF Units	Total
2000	188	30	238	456
2001	264	20	182	466
2002	256	34	244	534
2003	297	50	356	703
2004	222	34	312	568
2005	181	36	175	392
2006	86	42	272	400
2007	71	18	109	198
2008	60	6	105	171
Total	1,625	270	1,993	3,888

Source: City of Sun Prairie permit data

Further housing unit information regarding most of the active developments in the City is shown in Tables 7-2 and 7-3. There are a substantial number (3,975) of approved dwelling units yet to be constructed in at least eighteen active developments in the City.

TABLE 7-2
CONSTRUCTION ACTIVITY SUMMARY

Totals	Total Units	SF/Duplex	Small MF/ Townhouse	Apartments	Other
Total Approved Units	7548	3534	1645	2008	479
Estimated # Built	3573	1748	1030	752	85
Estimated # Remaining	3975	1786	615	1256	394

Source: City of Sun Prairie Planning Department
Note: Counts current as of December 2007

TABLE 7-3

RESIDENTIAL BUILDING PERMIT ACTIVITY BY DEVELOPMENT PROJECT

Development Name	Approx. Year Approved	Total Units Approved	Unit Type			
			SF/Duplex	Small MF/Townhouse	Apartments	Other
Weybridge	2001	356	198	36	122	-
Estimated # Built		298	176	0	122	-
Providence	2002	460	165	144	151	-
Estimated # Built		293	45	136	112	-
SCHWA (Aria)	2006	275	91	40	-	144
Estimated # Built		13	5	8	-	0
Golden Meadows	2006	270	202	40	28	-
Estimated # Built		37	21	16	0	-
West Prairie Village	2006	1122	276	176	670	-
Estimated # Built		6	6	0	0	-
Smith's Crossing	2002	1598	582	141	625	250
Estimated # Built		321	133	54	134	0
Scenic Point	2006	61	61	-	-	-
Estimated # Built		2	2	-	-	-
Downtown Redevelopment	2003	294	-	84	149	61
Estimated # Built		286	-	84	141	61
The Uplands	2001	143	94	49	-	-
Estimated # Built		118	69	49	-	-
Meadow Crossing	2005	317	277	40	-	-
Estimated # Built		23	7	16	-	-
Gardens at Willowbrook	2001	133	133	-	-	-
Estimated # Built		127	127	-	-	-
Estates at Patrick Marsh	2004	40	40	-	-	-
Estimated # Built		28	28	-	-	-
Creekview Crossing	2005	72	60	12	-	-
Estimated # Built		2	2	0	-	-
Stoneridge Estates	1998	335	219	116	-	-
Estimated # Built		319	203	116	-	-
Liberty Square	2002	680	225	187	244	24
Estimated # Built		356	46	51	235	24
Hickory Grove 3rd Add.	2002	198	70	128	-	-
Estimated # Built		184	56	128	-	-
Westwynde/Westwynde II	1993	133	133	-	-	-
Estimated # Built		122	122	-	-	-
Shonas Highlands	1994	99	99	-	-	-
Estimated # Built		92	92	-	-	-

Source: City of Sun Prairie Planning Department

Note: Counts current as of December 2007

STRUCTURAL CHARACTERISTICS

(HOUSING TYPE)

Information regarding the type of structure is often used to describe the physical composition of a community's housing stock. Housing types can be broken down into the number of units in a structure (i.e. single-family, duplex, and multi-family). Inclusion of the tenure of occupancy (renter vs. owner-occupied) by dwelling unit can provide an additional level of detail to the information.

Information from SF-3 (Summary File 3) US Census 2000 data is based on questions from the long form Census questionnaire, which was collected from one in six households in the United States. Since the long form questionnaires were only given to a sample of the population, some inaccuracy in the data is likely due to sampling error. For example, Table 7-4 shows there were ten mobile homes in Sun Prairie in 2000. City staff is not aware of any mobile homes that existed in the City at that time. This error may have been a result of a respondent incorrectly filling out the census questionnaire or the data being incorrectly tallied. Therefore, the reader should recognize that while the SF-3 data may not be 100% accurate, it does provide some of the most valuable and complete statistical data available to local communities.



TABLE 7-4
UNITS IN STRUCTURE

	1990				2000			
	Owner-occupied		Renter-occupied		Owner-occupied		Renter-occupied	
1, detached	2,855	90.4%	159	6.5%	4,164	87.8%	138	4.5%
1, attached	173	5.5%	332	13.6%	410	8.6%	308	10.1%
2	71	2.2%	340	13.9%	65	1.4%	391	12.8%
3 or 4	10	0.3%	262	10.7%	48	1.0%	547	17.9%
5 to 9	23	0.7%	597	24.4%	19	0.4%	475	15.6%
10 to 19	4	0.1%	492	20.1%	27	0.6%	594	19.5%
20 to 49	0	0.0%	138	5.6%	0	0.0%	455	14.9%
50 or more	0	0.0%	96	3.9%	0	0.0%	143	4.7%
Mobile home	0	0.0%	0	0.0%	10	0.2%	0	0.0%
Boat, RV, van, etc.	21	0.7%	32	1.3%	0	0.0%	0	0.0%
Total:	3,157	56.3%	2,448	43.7%	4,743	60.8%	3,051	39.2%

Source: US Census, SF-3



Census data indicates that the percentage of single-family homes in Sun Prairie increased between 1990 and 2000. The percentage of single-family homes in the City for the year 2000 was slightly higher (53.9%) than the overall county average (53.6%). The structure type within the City that showed the greatest percent increase during this period was for residential buildings of twenty or more units, rising from 4.2% to 7.6% of occupied housing stock. The number of owner-occupied multi-family units (units other than single-family detached) also increased during this period, from 281 units to 569 units. This trend indicates an increase in the number of condominium owners within this ten-year period. While the number of these units more than doubled, it is interesting to note that the overall percentage of owner-occupied multi-family units in the community actually decreased from 8.9% in 1990 to 7.3% in 2000.

As previously stated, the City has experienced a large volume of home construction since 2000, second only to the City of Madison among communities in Dane County. Local permit data (Table 7-5) shows that multi-family construction within the City outpaced single-family construction between 2000 and 2005. Similar trends occurred during the same time period in several other “edge” communities in Dane County (Fitchburg, Middleton and Verona), indicating that this was likely a market trend and not a direct result of City policies in place over this period.

TABLE 7-5
HOUSING PERMIT ACTIVITY BY COMMUNITY: 2000 TO 2005

	Single-Family		Duplex		Multi-family	
Cottage Grove	405	62.9%	114	17.7%	125	19.4%
DeForest	377	59.6%	76	12.0%	180	28.4%
Fitchburg	723	48.5%	88	5.9%	680	45.6%
Middleton	389	44.8%	66	7.6%	413	47.6%
Monona	24	25.0%	2	2.1%	70	72.9%
Stoughton	223	60.9%	44	12.0%	99	27.0%
Sun Prairie	1,409	45.3%	212	6.8%	1,488	47.9%
Verona	579	44.4%	100	7.7%	626	48.0%
Waunakee	728	78.6%	42	4.5%	156	16.8%
Madison	4,490	34.5%	182	1.4%	8,334	64.1%

Source: Dane County Community Analysis and Planning Division survey of local incorporated units of government

RESIDENTIAL DEVELOPMENT PHASING PLAN

In 2004, the Common Council adopted the Residential Development Phasing Plan as part of the existing Master Plan. The phasing plan was adopted to help manage growth within the City by limiting the number of new housing units that could be added per development project each year and direct this growth to areas best suited to accommodate new growth. Equally important was a desire to be able to limit the number of active development projects so that downturns in the housing market would potentially affect fewer areas. By getting more control over the rate of growth, the City can better meet the future needs for expanding public facilities such as schools, parks and recreation facilities, the Water Pollution Control Facility, and public safety facilities. Unfortunately, this plan was in place for only a short time before housing demand began to decline. This, combined with a decision by policy makers to allow a number of residential development projects to move forward despite having a number of active projects already underway in the City, has resulted in an over-supply of housing units in the Sun Prairie market. It will likely take some time before the policies and tools provided in the phasing plan become effective in helping manage growth in the City.



OCCUPANCY CHARACTERISTICS

Owner-occupied units increased during this period from 56.3% to 60.8%.

Tenure refers to the type of household that is occupying the dwelling – owner-occupied or renter-occupied.



Occupancy and vacancy information can help indicate if the current amount of housing stock is sufficient to meet existing demand.

**TABLE 7-6
HOUSING OCCUPANCY**

	1990	2000
Occupied	5,605	7,881
Percentage	98.0%	96.1%
Vacant	113	317
Percentage	2.0%	4.0%
Total	5,718	8,198

Source: US Census

**TABLE 7-7
OCCUPANCY TENURE**

	1990	2000
Owner occupied	3,157	4,792
Percentage	56.3%	60.8%
Renter occupied	2,448	3,089
Percentage	43.7%	39.2%
Total	5,605	7,881

Source: US Census

An overall vacancy rate of 3% has been established as a minimum target by the United States Department of Housing and Urban Development (HUD). This target goal is used to help assure an adequate choice of housing stock exists for buyers. The acceptable vacancy rate for owner-occupied housing is 1.5%, while a vacancy rate for rental units is 5%.

Sun Prairie saw its vacancy rate increase slightly between 1990 and 2000 from 2% to 3.9%. This increase above the HUD target of 3% would seem to indicate an adequate choice of stock for residents during this time period. More recently, vacancy rates have increased as housing demand nationwide has decreased, particularly for multi-family units, which is currently estimated to be at or near 10%.

AGE

Age is one indicator of a home's condition; however, it should not be the sole criterion since many older homes are kept in a state of good repair. Data taken from the 2000 US Census (Table 7-8) showed that only fifteen percent of the City's housing stock was built prior to 1960. More recent permit data indicates that homes built since 2000 comprise over thirty percent of the housing stock within the City; and almost fifty percent of the total dwelling units were built since 1990 – indicating a relatively new overall stock of homes.

Older homes may be in need of updating or repair. A description of some of the programs available to help lower income residents repair or rehabilitate their homes is explained in greater detail within the housing programs portion of this chapter.

TABLE 7-8
AGE OF HOUSING STOCK

	1990		2000		2006	
Built 2000 to 2006	n/a	n/a	n/a	n/a	3,575	30.6%
Built 1990 to March 2000	n/a	n/a	2,608	32.1%	2,608	22.3%
Built 1980 to 1989	1,154	20.2%	1,209	14.9%	1,209	10.3%
Built 1970 to 1979	1,755	30.7%	1,742	21.5%	1,742	14.9%
Built 1960 to 1969	1,700	29.7%	1,334	16.4%	1,334	11.4%
Built 1950 to 1959	448	7.8%	637	7.8%	637	5.4%
Built 1940 to 1949	199	3.5%	203	2.5%	203	1.7%
Built 1939 or earlier	462	8.1%	382	4.7%	382	3.3%
Total	5,718		8,115		11,690	

Source: 1990 and 2000 counts from US Census. 2006 data from City of Sun Prairie permit information



VALUE

Value is another means of assessing the condition of a community's housing stock. Table 7-9 shows that the median value of homes in Sun Prairie had almost doubled between 1990 and 2000 from \$74,200 to \$143,400. This was slightly below the overall Dane County median home value of \$146,900 in 2000.

**TABLE 7-9
HOME VALUE**

	1990	% of total	2000	% of total
Less than \$50,000	220	7.5%	10	0.2%
\$50,000 to \$99,999	2,341	80.3%	372	8.4%
\$100,000 to \$149,999	303	10.4%	2,187	49.2%
\$150,000 to \$199,999	43	1.5%	1,168	26.3%
\$200,000 to \$249,999	9	0.3%	414	9.3%
\$250,000 to \$299,999	0	0.0%	212	4.8%
\$300,000 to \$399,999	0	0.0%	84	1.9%
\$400,000 to \$499,999	0	0.0%	0	0.0%
\$500,000 or more	0	0.0%	0	0.0%
Total Units Listed:	2,916		4,447	
Median value	\$74,200		\$143,400	

Source: US Census SF-3

More recent information from the United States Census Bureau indicates that the area median home value has continued its upward trend since 2000. When comparing the change in home value to the change in household income since 2000, one can see from Table 7-10 that home values have risen approximately three times more than income. An increasing housing affordability issue in Dane County will need to be addressed if this trend continues.

**TABLE 7-10
HOUSING VALUE VS. INCOME (DANE CO.)**

	2000	2006	% change
Median value	146,900	225,700	53.6%
Median Household Income	49,223	57,693	17.2%

Source: US Census, American Community Survey estimates

AFFORDABILITY

The generally accepted definition of affordability from HUD is when a household pays no more than thirty percent of its annual income on housing costs. Costs are defined as rent plus basic utilities, or mortgage, tax and insurance payments. Households that pay more than thirty percent of their income for housing are considered to have an affordability problem and may have difficulty paying for other necessities.

An examination of monthly renter costs (Table 7-11) between 1989 and 1999 actually shows a slight decrease in the percentage of Sun Prairie renters paying more than thirty percent of their income on housing costs.

TABLE 7-11
MONTHLY RENTER COSTS

	1989		1999	
Less than 20 percent	898	36.7%	1,103	36.2%
20 to 24 percent	390	15.9%	524	17.2%
25 to 29 percent	338	13.8%	477	15.6%
30 to 34 percent	144	5.9%	264	8.7%
35 percent or more	593	24.2%	616	20.2%
Not computed	84	3.4%	67	2.2%
Total Units Listed	2,447		3,051	

Source: US Census



The opposite trend seemed to be occurring for homeowners. Those owners paying more than thirty percent of their income on housing are shown to have increased during the same time period from 14.7% to 18.8% (Table 7-12).

TABLE 7-12
MONTHLY HOMEOWNER COSTS

	1989		1999	
Less than 20 percent	1,701	58.3%	2,050	46.1%
20 to 24 percent	512	17.6%	920	20.7%
25 to 29 percent	272	9.3%	630	14.2%
30 to 34 percent	171	5.9%	284	6.4%
35 percent or more	258	8.8%	552	12.4%
Not computed	2	0.1%	11	0.2%
Total Units Listed	2,916		4,447	

Source: US Census

More detailed information about housing affordability as it relates to specific groups is shown through the Comprehensive Housing Affordability Strategy (CHAS) database. This information, compiled from US Census data by the Department of Housing and Urban Development, is used by HOME and Community Development Block Grant jurisdictions to prepare their consolidated plans. CHAS data is broken down into household types whose household income is below the median family income for that area.

Elderly households are defined as a one or two person household in which either person is 62 years old or older. 'Small related' households are families of two to four members while 'large related' households are families of five or more members. An examination of CHAS data between 1990 and 2000 reveal that the percentage of elderly renter and owner households below the median family income in Sun Prairie actually decreased by approximately three percent in both groups. The same data shows that a greater percentage of elderly renter households below fifty percent of median family income were paying more than thirty percent of income on housing costs. This roughly means that the group that experienced the greatest housing cost increases was elderly renters in the lower income categories. CHAS data tables can be found in Appendix L. Many of the housing programs at the federal, state, and local level used to assist homeowners, potential homeowners, and renters are funded through various budgeting processes, therefore monies available for these programs may vary from year to year based on budget allocations.

HOUSING PROGRAMS

FEDERAL HOUSING PROGRAMS

Source: National Low Income Housing Coalition

Community Development Block Grant

The Community Development Block Grant (CDBG) program is a federal program aimed at creating viable communities by providing funds to improve housing, the living environment and economic opportunities principally for persons with low and moderate-incomes. At least seventy percent of the CDBG funds received by a jurisdiction must be spent to benefit people with low and moderate-incomes. The remaining thirty percent can be used to aid in the prevention or elimination of slums and blight or to meet an urgent need such as hurricane, earthquake or flood relief.

The CDBG program was established under Title I of the Housing and Community Development Act of 1974, which combined several existing programs (such as Urban Renewal and Model Cities) into one block grant. The CDBG program is administered by the Department of Housing and Urban Development's (HUD) Office of Community Planning and Development. Seventy percent of each annual appropriation is automatically distributed to cities with more than 50,000 in population and counties with more than 200,000. These are called entitlement jurisdictions. The remaining thirty percent goes to states for distribution to their smaller municipalities and rural counties. Dane County administers the CDBG program for participating municipalities in the county other than the City of Madison, which is an entitlement city.

The primary objective of the CDBG program is to create viable communities by providing funds to improve housing, the living environment, and economic opportunities for persons with low and moderate-incomes. The emphasis on low-income people is reinforced by the formulas that determine how much money each entitlement jurisdiction and state will receive. The formulas are based on factors heavily weighted by the degree of poverty and indicators of poor housing conditions in a jurisdiction.



Fair Housing Act

The Federal Fair Housing Act, passed in 1968 and amended in 1974 and 1988, protects individuals and families from discrimination on the basis of race, national origin, color, religion, sex, familial status (children in the home) and disability in all housing transactions, public and private. The Office of Fair Housing and Equal Opportunity is responsible for the administration of fair housing programs and for processing fair housing complaints. HUD's fair housing programs include the Fair Housing Initiatives program and the Fair Housing Assistance Program. The Civil Rights Division of the United States Department of Justice is responsible for litigating on behalf of the federal government in cases of fair housing violations.

Private fair housing centers process at least two-thirds of the nation's more than 26,000 annual fair housing complaints. These organizations fight housing discrimination by providing education and outreach programs for both housing consumers and housing providers, investigating allegations of rental, sales, homeowners insurance and lending discrimination, and conducting studies to determine the nature and extent of housing discrimination in the regions they serve.

The intent of the Fair Housing Act is the promotion of integration and the elimination of discrimination. Residential segregation contributes to economic disadvantage by reducing home appreciation, access to public benefits and employment opportunities and perpetuating racially separate and unequal schools. However, this policy is often associated with controversy at the local level, where housing mix and variety are not always well received.

Community Reinvestment Act

Passed in 1977, the Community Reinvestment Act (CRA) mandates the continual and affirmative responsibility of banks to meet the credit needs of low and moderate-income neighborhoods. Four agencies are responsible for ensuring that banks and thrift savings institutions comply with CRA regulations: the Federal Reserve Board, the Office of the Comptroller of the Currency, the Federal Deposit Insurance Corporation and the Office of Thrift Supervision. Recent rule changes to CRA have lessened current standards for many banks.

Congress implemented CRA at a time when many banks and other financial institutions would routinely "redline" communities they found to be undesirable, refusing to invest in them or extend credit to their residents. CRA legislation imposed an obligation on banks and thrifts to meet the credit needs of the local communities in which they are chartered. For the last thirty years, CRA has been the primary tool that community groups have used to increase the flow of private capital and expand access to banking services in low and moderate income communities and communities of color.

Federal Housing Administration

The Federal Housing Administration (FHA) is a mortgage insurance program that provides single and multi-family housing for low and moderate-income families. The program was established in 1934 under the National Housing Act to expand homeownership, broaden the availability of mortgages, protect lending institutions and stimulate home construction. It is the largest insurer of mortgages in the world, having insured about thirty million properties since its inception. In 1965, the FHA was consolidated into HUD's Office of Housing. FHA is now the largest part of HUD. The FHA Commissioner reports directly to the HUD Secretary.

The FHA was designed to provide liquidity and stability to the housing finance system. Congress created the program to stabilize the United States housing and mortgage lending markets. The single-family program expands homeownership opportunities for first-time homebuyers and other borrowers by enabling them to obtain a mortgage for which they would otherwise not qualify in the conventional mortgage market. In the multi-family and cooperative housing program, FHA insures lenders against losses in case of mortgage default, enabling private industry to construct and rehabilitate housing for moderate-income and displaced families.

HOME

The HOME program is designed to expand the supply of decent, affordable housing for lower income people. States and localities use the funds for a variety of rental and homeownership activities, such as constructing new units, rehabilitating existing units, offering downpayment assistance and providing tenant-based rental assistance. In general, all HOME money must benefit low-income people, rents must be affordable and units must remain affordable for a period of time.

Authorized by Congress in 1990, the HOME program is administered by the Office of Affordable Housing programs in HUD's Office of Community Planning and Development. HOME is a federal block grant to "Participating Jurisdictions," (states and certain localities) that use the funds to provide affordable low-income housing.

All states are participating jurisdictions, but not all localities are. A formula based on six factors reflecting measures of poverty and the condition and supply of the rental housing stock determines which local jurisdictions are participating jurisdictions. Jurisdictions that do not meet the formula's threshold can get together with neighboring jurisdictions to form a "consortium" in order to get HOME funding.

Each year, the formula distributes sixty percent of the HOME dollars to local governments and "consortia"; the remaining forty percent is allocated to states. The actual dollars may vary from year to year.

Dane County is considered an entitlement jurisdiction under the HUD HOME program. The Dane County Department of Human Services annually solicits project applications for both the HOME and CDBG programs.

Housing Choice Vouchers

Housing vouchers are one of the major federal programs intended to bridge the gap between the cost of housing and the incomes of low wage earners and people on limited fixed incomes. The Housing Choice Voucher program provides flexibility and options by issuing vouchers to eligible households to help them pay the rent on privately-owned units of the households' choosing. Approximately 2.1 million vouchers have been authorized by Congress. This program is administered locally outside the City of Madison by the Dane County Housing Authority and within the City of Madison by its Community Development Authority - Housing Operations Unit.

Federal tenant-based rental assistance was established as part of a major restructuring of federal housing assistance for low-income families in 1974. Today, about 1.8 million households have HUD rental assistance vouchers, also called Section 8 tenant-based assistance and formally referred to as Housing Choice Vouchers. Since 1998, 75% of all new voucher holders must have extremely low incomes, at or below 30% of the area median income (AMI). The remaining 25% of new vouchers can be distributed to tenants with incomes up to 80% of AMI.

Table 7-13 presents information about the distribution of vouchers among Dane County communities based on data from 2007. The number of vouchers issued each year varies depending on the supply of funding and the demand for this service. The last column in the table provides a distribution ranking through a ratio of vouchers (by percentage of the total number of vouchers issued) to population (by percentage of the total county population). For example, if a community had 50% of the total vouchers and 50% of the population in the county, that community's distribution ratio would be 1:1. If the percentage of vouchers in a given municipality is higher than that municipality's overall population percentage, its distribution ratio is greater than 1:1, and if lower, the ratio is less than 1:1.

The data from Table 7-13 shows that the Town of Madison had the highest distribution ratio of vouchers in Dane County at 6.4:1 followed by the cities of Sun Prairie and Fitchburg with a ratio of 1.5:1. It is possible that some of the vouchers shown as being within the Town of Madison could actually be within the City of Madison, since some information is reported by zip code.

When looking at raw numbers of vouchers, the City of Madison contains significantly more than any other municipality in the county with an average of 1,335 per month, followed by Sun Prairie with 194, and then by the Town of Madison with 189. This concentration in larger population centers is likely due to availability of rental

units, availability of support services, and access to transportation options not available in smaller communities.

The reader should keep in mind that this data represents a snapshot in time (2007) and not a trend. The City may wish to work with those agencies administering the housing voucher programs within Dane County to track change over time.

TABLE 7-13
HOUSING CHOICE VOUCHER DISTRIBUTION

	Number of Vouchers	% of Total Vouchers	% of Dane Co. Population**	Ratio of Vouchers (%) to Population (%)
Belleville	2	0.1%	0.4%	0.2 : 1
Black Earth	9	0.4%	0.3%	1.4 : 1
Blue Mounds	1	0.0%	0.2%	0.3 : 1
Brooklyn	2	0.1%	0.2%	0.5 : 1
Cambridge	4	0.2%	0.2%	0.7 : 1
Cottage Grove	23	1.0%	1.2%	0.9 : 1
Cross Plains	5	0.2%	0.7%	0.3 : 1
Deerfield	9	0.4%	0.5%	0.8 : 1
DeForest	35	1.5%	1.8%	0.9 : 1
Edgerton	1	0.0%	-	-
Fitchburg	165	7.2%	5.0%	1.5 : 1
Madison (City)*	1,335	58.5%	48.0%	1.2 : 1
Madison (Town)	189	8.3%	1.3%	6.4 : 1
Marshall	8	0.4%	0.8%	0.4 : 1
Mazomanie	1	0.0%	0.3%	0.1 : 1
McFarland	23	1.0%	1.6%	0.6 : 1
Middleton	86	3.8%	3.6%	1 : 1
Monona	31	1.4%	1.7%	0.8 : 1
Mt Horeb	11	0.5%	1.4%	0.3 : 1
Oregon	18	0.8%	1.9%	0.4 : 1
Stoughton	67	2.9%	2.7%	1.1 : 1
Sun Prairie	194	8.5%	5.5%	1.5 : 1
Verona	19	0.8%	2.2%	0.4 : 1
Waunakee	33	1.4%	2.3%	0.6 : 1
Windsor	13	0.6%	1.2%	0.5 : 1
Total	2,284			

Source: Dane County Housing Authority - November 6, 2007

* City of Madison CDA Housing Operations (2007 monthly average)

** Wisconsin Department of Administration estimates for January 1, 2007

Low Income Housing Tax Credit (Section 42)

The Federal Low Income Housing Tax Credit program (LIHTC) is a major resource for the creation and rehabilitation of housing affordable to lower income households. Although housing tax credits are federal, each state has an independent agency (generally called a housing finance agency, or HFA) that decides how to allocate their share of federal housing tax credits. In Wisconsin, the Wisconsin Housing and Economic Development Authority (WHEDA) performs this function.

The LIHTC program is designed to encourage private individuals and corporations to invest cash in housing affordable to lower income people by providing a tax credit to investors - a dollar-for-dollar reduction in federal taxes they owe on other income. The funds investors provide (called "equity") is used along with other resources (tax credits are not meant to provide 100% financing) to build new affordable housing or to make substantial repairs to existing affordable housing. The infusion of equity reduces the amount of money a developer has to borrow and pay interest on, thereby reducing the level of rent that needs to be charged. This is not a HUD program. Rather, the LIHTC program is administered by the Treasury Department's Internal Revenue Service.



Hamilton Place

TABLE 7-14

WHEDA MULTIFAMILY HOUSING IN SUN PRAIRIE

Project Name	Number of Units	Housing Type
Family		
Uplands Homes	39	Family
Hamilton Place	240	Family
Sunny Hill	56	Family
Vandenburg Heights	68	Family
Rolling Prairie I	54	Family
Rolling Prairie II	30	Family
Total Family Units	487	
Elderly		
Sunwood Apts.	48	Elderly
Angell Park Senior Apt.	61	Majority Elderly
Total Elderly Units	109	
TOTAL LIHTC UNITS	596	

Source: WHEDA



Angell Park Senior Housing

STATE HOUSING PROGRAMS AND REGULATED FACILITIES

WISCONSIN HOUSING AND ECONOMIC DEVELOPMENT AUTHORITY

Originated in 1972, the Wisconsin Housing and Economic Development Authority (WHEDA) has developed into an organization that offers creative means by which Wisconsin residents and communities can attain affordable housing and economic development opportunities. WHEDA offers a number of programs to assist potential homeowners, renters, and landlords. Assistance is offered based on qualifying income. Some of the programs currently available through WHEDA include:

Buying a Home

- HOME Loan: Offers low cost, fixed interest rate financing to low-to-moderate income first-time homebuyers.
- HOME Loan for Veterans: Offers low cost, fixed interest rate financing to military veterans purchasing a home.
- Zero Down Loan: Offers first-time homebuyers an affordable, fixed-rate mortgage with no downpayment.
- HOME Plus Loan: Provides financing of up to \$10,000 for downpayment and closing costs and, a line of credit for future home repairs.

Improving a Home

- No Equity Express: Provides fixed-rate financing for a home improvement loan up to \$10,000.
- No Equity Home Improvement: Provides fixed-rate financing for a \$10,001 to \$20,000 home improvement loan.
- Major Rehabilitation: Offers thirty-year fixed-rate financing to purchase and rehabilitate an existing home, or to refinance and rehabilitate your current home.

More detailed information about all programs offered through WHEDA can be obtained by going to their website or contacting their Madison or Milwaukee offices.

ASSISTED LIVING

Assisted living facilities are for people that require varying degrees of care, but don't need access to around the clock nursing services. Following is a brief description of the four types of assisted living facilities that exist in Wisconsin, although one or more of these may not exist in all communities.

Adult Family Home

Adult family homes are designed for persons who seek small congregate care settings of up to four persons. These homes are licensed under rules set forth by the Wisconsin Department of Health Services (DHS). Counties certify one and two-bed adult family homes.

An adult family home is defined as a place where four or fewer adults who are not related to the operator, reside and receive care, treatment or services that are above the level of room and board, and that may include up to seven hours per week of nursing care per resident. As long as properly zoned, these facilities can locate without formal City approval.

Community Based Residential Facilities

A community based residential facility (CBRF) is a place where five or more individuals live and receive care, treatment or services that are above the level of room and board, but includes no more than three hours of nursing care per week per resident. These facilities, also licensed through DHS, offer private or semi-private bedrooms with shared living and dining areas. Depending on the size of a facility and the nature of the resident population, local zoning restrictions may or may not apply when siting such facilities.

Adult Day Care

An adult day care facility assists individuals with certain aspects of daily living. Assistance is usually provided for part of a day and takes place in a group setting. Services may include such things as personal supervision, meals, transportation, and activities designed to meet physical and social needs.

ADULT FAMILY HOMES IN SUN PRAIRIE

*Colettas House
208 Queens Street*

*Harrington House
1265 Crossing Ridge Trail*

*The Highlands House
1326 Armagh Lane*

*House of Living Well
2910 Vang Road
Town of Sun Prairie*

*Kimbro AFH I
2018 Wyoming Avenue*

*Kimbro AFH II
2016 Wyoming Avenue*

*McCloskey Home
926 Campfire Drive*

*Oconto Adult Family Home
1619 Oconto Drive*

CBRF'S IN SUN PRAIRIE

*Alterra Sterling House of
Sun Prairie
650 Broadway Drive*

*Haacks Tendercare of
Liberty Square
1249 School Street*

*Harmony of Sun Prairie
35 Tower Drive*

*The Lighthouse
131 Clarmar Drive*

*Pine View of Sun Prairie
605 Wood Violet Lane*

*Prairie Gardens
900 O'Keefe Avenue*

*Sun Prairie Retirement Center
228 W. Main Street*

RCAC'S IN SUN PRAIRIE

*Kindred Hearts
605 Chase Boulevard*

*Sun Prairie
Health Care Center
228 W. Main Street*

*Crown Point Village
881 Liberty Boulevard*



Kindred Hearts RCAC



Prairie Gardens CBRF

ADULT DAY CARE FACILITIES IN SUN PRAIRIE

*Colonial Club
Senior Activity Center
301 Blankenheim Lane*

*Peaceful Days
Adult Day Center
1010 Juniper Street*

Residential Care Apartment Complexes

Independent apartment living options are classified as a Residential Care Apartment Complex (RCAC) and must adhere to state administrative rules.

An RCAC is a place where five or more adults reside. Apartments must each have a lockable entrance and exit; a kitchen, including a stove (or microwave oven); and individual bathroom, sleeping and living areas. This living option also provides, to persons who reside in the place, not more than 28 hours per week of the following services:

- **Supportive Services:** Activities related to general house-keeping, transportation to access community services and recreational activities.
- **Personal Assistance:** Services related to activities of daily living, e.g., dressing, eating, bathing and grooming. The most common meal plan utilized by tenants of the RCACs is that consisting of two meals per day.
- **Nursing Services:** Health monitoring, medication administration and medication management.
- **Health monitoring** means the assessment of physical, functional and cognitive status to detect changes that may indicate health problems and to facilitate appropriate intervention.
- **Health monitoring and medication management** are the most common services required by senior tenants primarily due to improper medication administration and poor/questionable nutrition practices.
- **Emergency Assistance:** An RCAC shall ensure that tenant health and safety are protected in the event of an emergency and shall be able to provide emergency assistance 24-hours a day.

RCACs provide services either directly or under contract, and the services must be part of the tenant's service agreement. RCACs are not for those persons who are incompetent or for those with Alzheimer related dementia or other infirmities of aging that require more in-depth monitoring by health care professionals.

RCACs may be a physically distinct part of a structure that is a nursing home or CBRF.

Source: Wisconsin DHFS Bureau of Assisted Living 9/25/07

NURSING HOMES

A nursing home is a facility that provides a higher degree of care when compared to an assisted living facility. Nursing homes in Wisconsin, like assisted living facilities, are licensed through the Department of Health Services, but are subject to different licensing criteria and fall into two categories: skilled nursing facility or intermediate care facility. Although most nursing homes primarily serve older adults, some facilities provide services to younger individuals with special needs.

COUNTY HOUSING PROGRAMS

Administered through the Dane County Housing Authority-DCHA

Conventional Public Housing Program

Public housing was established to provide decent, safe, and sanitary rental housing for eligible families, the elderly, and persons with disabilities. The types of housing units vary, but are usually owned and managed by a local housing authority. The Dane County Housing Authority (DCHA) owns 102 total units of public housing outside the City of Madison, with 86 of the units funded through HUD's Low Rent Public Housing program. Table 7-15 shows the location of units by community, other than Madison.

TABLE 7-15

DANE COUNTY LOW RENT PUBLIC HOUSING

Community	HUD Units
Mazomanie	10 Elderly and 10 Family
Monona	8 Scattered Sites
Stoughton	14 Elderly and 16 Family
Sun Prairie	28 Scattered Sites

Source: Dane County Housing Authority

This information reveals that approximately one-third of the HUD funded Low Rent Public Housing units in Dane County, outside of the City of Madison, are located within Sun Prairie. A more specific breakdown of the following types of public housing located in the City is provided in Table 7-16.

NURSING HOMES IN SUN PRAIRIE:

*Sun Prairie
Health Care Center
228 W. Main Street*

*Willows Nursing and
Rehabilitation Center
41 Rickel Road*



Sun Prairie Health Care Center



Liberty Square Senior Apartments

**TABLE 7-16
CITY OF SUN PRAIRIE PUBLIC HOUSING**

No. of Units	No. of Bedrooms per Unit
6	2 bedroom units
18	3 bedroom units
2	4 bedroom units
2	5 bedroom units
28	Total Units

Source: Dane County Housing Authority

INDEPENDENT LIVING FACILITIES IN SUN PRAIRIE:

*Angell Park Senior Housing
370 Park Street*

*Colonial View Apartments
601 Thomas Drive*

*Kindred Hearts
605 Chase Boulevard*

*Liberty Square Senior Apartments
1301 School Street*

*Olympic Village
942 Hunters Trail*

*Regency Place
850 Prairie Run*

DCHA currently contracts with Wisconsin Management, Inc. for the administration and management of its units. This includes managing the waiting list, admission and selection of new tenants, maintenance, and rent collections.

In comparison, the City of Madison has its own public housing program with housing units provided by that City’s Community Development Authority. In 2007 there were 530 units for households with people over the age of 50 or people with disabilities, and 327 units for families.

Down Payment Assistance Program

The Down Payment Assistance program is designed to assist first-time homebuyers at or below eighty percent of county median income who wish to achieve homeownership in Dane County outside the City of Madison. The program provides eligible buyers with a \$10,000 no interest, deferred loan to use toward the downpayment and/or closing costs associated with the first-time purchase of a home.

Other Housing Options for the Aging

Independent living communities generally consist of homes, condominiums, apartments, and/or mobile and motor homes where residents maintain an independent lifestyle. Some independent living communities also include subsidized housing that offers rental assistance from the federal government. A number of independent living facilities exist within Sun Prairie.

LOCAL HOUSING PROGRAMS

Although the City of Sun Prairie does not have its own housing agency or authority, there are a number of local organizations that can assist in improving housing options for city residents.

Wisconsin Partnership for Housing Development

This Madison-based private non-profit corporation was founded in 1985 to expand affordable housing opportunities through innovation in housing development, consulting, finance and advocacy. The organization collaborated with two other non-profit agencies to create The Uplands neighborhood in Sun Prairie.

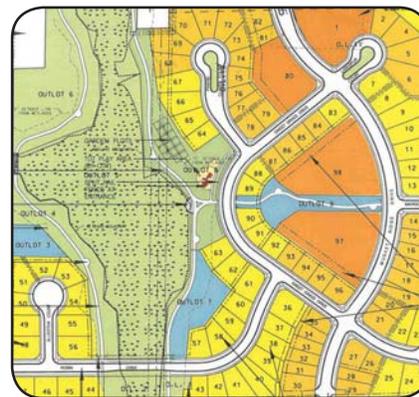
The Uplands

The Uplands, a 39.5-acre site located south of E. Main Street within a mile of Sun Prairie's central business district, is a neighborhood that was created in 2003. The project includes 142 new homes, including forty financed through the federal Low Income Housing Tax Credit program. The neighborhood is still under development, with about 25 lots yet to be built upon. At least half of the homes are to be affordable to households with incomes at or below eighty percent of the county median income.

This 21 million dollar project was a collaboration of three non-profit corporations, including the Wisconsin Partnership for Housing Development, Movin' Out, Inc., and the Community Action Coalition for South Central Wisconsin, Inc. It was planned in accordance with Smart Growth principles and offers a range of housing choices including opportunities for homeownership, condominium living, or rental. The Uplands is designed to foster neighborhood diversity with a variety of home sizes and with rents and sale prices affordable to a range of incomes.

As of 2008, there were eight homes in The Uplands development constructed through Habit for Humanity of Dane County.

Source: The Wisconsin Partnership for Housing Development



The Uplands



Cannery Square

Project Home

This Madison-based, non-profit organization funded in part by Dane County CDBG, provides affordable home repairs, weatherization and accessibility modifications for low to moderate-income homeowners and affordable housing options for renters in Dane and Green Counties. The organization is an entity separate from the HUD HOME program.

Dane County funds Project Home from its CDBG program to provide loans up to \$25,000 for single-family home rehabilitation. Sun Prairie residents meeting the HUD income guidelines are eligible to apply to Project Home for funding.

Sun Prairie Community Development Authority

The City of Sun Prairie created its own Community Development Authority (CDA) in 2000 as a result of the City's Master Plan recommendation for downtown redevelopment. CDAs are created in part to eliminate or prevent blighted areas, provide employment opportunities, provide affordable housing, and increase the City's tax base.

The first project undertaken by the Sun Prairie CDA focused on the Downtown and redevelopment of blighted industrial parcels, which were a result of the Chiquita Cannery and Wisconsin Porcelain operations closing their facilities within the City. This area, now known as Cannery Square, was redeveloped into commercial and residential uses - with the residential uses including apartments, condominiums and townhomes. Since Cannery Square, the CDA has overseen several other downtown redevelopment projects and has provided direction on two additional tax incremental financing districts.

