

## Chapter 3: Housing

### 3.1 Housing

This element provides a baseline assessment of the Town of Verona’s current housing inventory and contains information required under SS66.1001. Information includes: past and projected number of households, age and structural characteristics, occupancy and tenure characteristics, and value and affordability characteristics. This information provides a basis for creating goals, objectives, policies, maps, and actions to guide the future development and maintenance of housing in the Town.

#### Households and Housing Units: Past, Present and Future

This chapter deals with both “households” and “housing units”. A “household” refers to the people in a housing structure and thus household data typically refers to characteristics of the people in the household. “Housing units” are the actual structures in which people live.

In the year 2010, there were 746 households in the Town of Verona, an increase of 68% since 1970. During the same period, total households for all of Dane County and the State as a whole increased by 130% and 72%, respectively. From 2011 through 2016, 31 new homes were built (Table 3.1). In the Town, the number of persons per household has decreased from 5.0 to 2.7 from 1970 to 2016, a trend that can be attributed to smaller family sizes and increases in life expectancy.

**Table 3.1: Household Statistics**

Municipality	2010 Total Households	2017 Total Households	2022 Total Households - projected	2010 Total Housing Units	2017 Total Housing Units	Housing Growth Rate (2010 -2017)	2022 Total Housing Units - projected	2022 Housing Growth Rate projected (2010 -2022)
Cross Plains town, WI	581	625	662	625	656	5%	698	12%
Fitchburg city, WI	9,955	11,123	11,976	9,955	11,815	19%	12,723	28%
Middleton town, WI	1,996	2,201	2,420	1,996	2,260	13%	2,483	24%
Montrose town, WI	434	457	478	434	473	9%	495	14%
Oregon town, WI	1,160	1,254	1,348	1,160	1,274	10%	1,371	18%
Primrose town, WI	282	287	293	282	297	5%	303	7%
Springdale town, WI	717	756	791	717	796	11%	833	16%
Verona city, WI	4,223	4,947	5,414	4,233	5,180	22%	5,647	33%
Verona town, WI	746	792	854	746	824	10%	888	19%

Household projections allow a community to begin to anticipate future land use needs. Dane County and the State as whole are estimated to increase household numbers by 31.7% and 22.4%, respectively, between 2010 and 2040. Because of a strong economy and growth of the adjacent cities, the Town is experiencing development pressures. In addition, the adoption of the City of Verona/Town of Verona Boundary Agreement and the use of land condominium developments (see Chapter 9: Land Use) have opened up more opportunities for residential development. This coupled with an aging population, indicates that the number of households is likely to increase and new, younger residents are likely to move to the Town (Fig. 3.1).

Fig. 3.1: Housing Trends

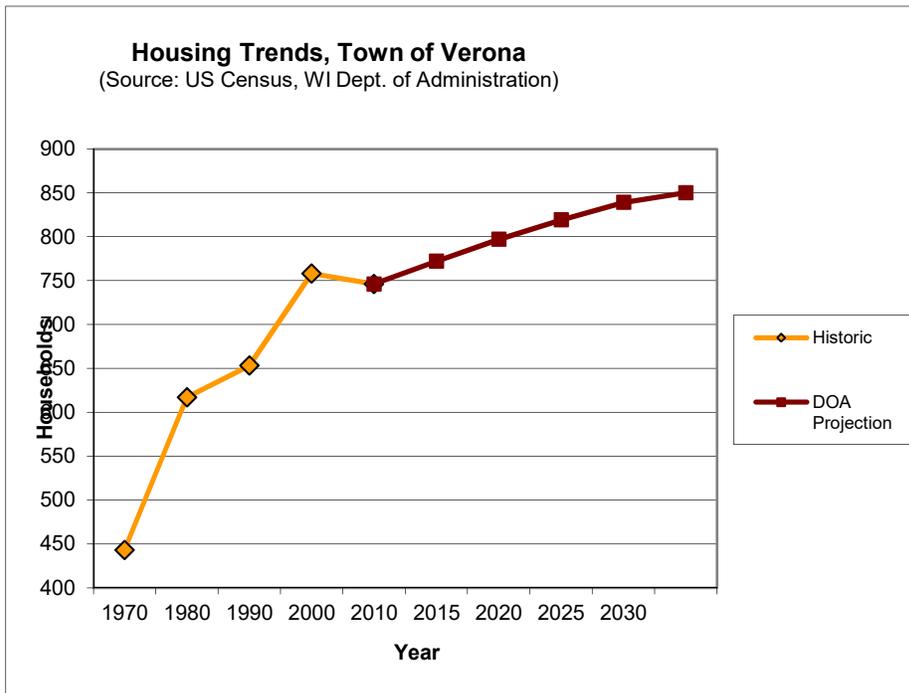


Table 3.2 shows the number of new single family home permits for the Town of Verona and nearby Towns over the past five years. The Town of Middleton has had the most residential growth, with the Town of Springdale being second. The Town of Verona is third.

Table 3.2: Single Family Home Permits

Municipality	Number of Single Family Zoning Permits					Total
	2013	2014	2015	2016	2017	
Cross Plains town, WI	7	4	5	5	3	24
Middleton town, WI	22	43	34	30	22	151
Montrose town, WI	5	4	5	5	3	22
Oregon town, WI	1	9	3	6	5	24
Primrose town, WI	3	2	4	6	3	18
Springdale town, WI	5	8	5	20	14	52
Verona town, WI	5	2	7	5	16	35

### Age and Structural Characteristics

The age of a home is a simplistic measure for the likelihood of problems or repair needs. Older homes, even when well cared for, are generally less energy efficient than more recently-built homes and are more likely to have components now known to be unsafe, such as lead pipes, lead paint, and asbestos products. As of 2016, 32% of the Town of Verona’s housing units were built before 1970 and 8% were built before 1940. The Town’s percentage of homes built prior to 1940 is slightly lower than in Dane County as a whole.



Beginning in 2005, Wisconsin State Statutes require all municipalities to adopt and enforce the requirements of the Uniform Dwelling Code (UDC) for one and two family dwellings. This requirement will ensure that new residential buildings are built to safe standards, which will lead to an improvement in the housing stock of communities. The UDC is administered by the Wisconsin Department of Commerce.

As of 2016, 92% of the Town of Verona’s housing units were single-family homes, 5.3% of the housing units were within buildings with 2-4 units, and 1.1% of the units were in multifamily residential buildings with at least five units. Recently, all new housing construction has been for single-family residences.

### Occupancy and Tenure Characteristics

Of the total housing units in the Town, 88.4% were owner occupied at the time of the Census. Between 2012 and 2016, there were on average 46 vacant housing units (6.2%). Economists and urban planners consider a vacancy rate of 5% to be the ideal balance between the interests of landlords and tenants in the rental market, and 1-2% to be the ideal balance between buyers and sellers in the owner-occupied market (a low vacancy rate is typical because most sellers live in their homes until they are sold).

### Value and Affordability Characteristics

The cost and value of housing has increased dramatically in recent decades, from a median value of \$192,400 in the 2000 census to an estimated \$366,000 in the 2012-2016 American Community Survey (ACS). Table 3.3 shows the median home value and median rent for the Town of Verona and surrounding communities.

**Table 3.3: Median House Prices and Rents**

	Median Value of Owner Occupied Housing	Median Contract Rent (all rented units)
Cross Plains town, WI	\$ 380,000	\$ 1,103
Fitchburg city, WI	\$ 276,200	\$ 805
Middleton town, WI	\$ 454,500	\$ 1,359
Montrose town, WI	\$ 297,100	\$ 713
Oregon town, WI	\$ 303,100	\$ 955
Primrose town, WI	\$ 336,300	\$ 700
Springdale town, WI	\$ 403,500	\$ 983
Verona city, WI	\$ 273,200	\$ 977
Verona town, WI	\$ 366,000	\$ 821

According to the U.S. Department of Housing and Urban Development (HUD), housing is generally considered affordable when the owner or renter’s monthly costs do not exceed 30% of their total gross monthly income. In the 2012-2016 period, an estimated 78% of households were spending less than 30% of their income on housing costs. For renter income, 63% of renters spent more than 30% of their income on rent.

Supplying affordable housing in the Town can be a challenge because most of the lots are two acres or greater and with more land there is more expense. In 2018, a two acre parcel in the Town will cost

from \$160,000 to \$240,000. Additionally, in a rural setting there is no public transportation so commuting costs are higher than living in a City. There are more opportunities for affordable housing in an urban setting where residential development can be more dense (and served by public utilities), and in close proximity to jobs and services.

## 3.2 Issues and Opportunities

### Issues

1. Strong market is likely to create continued demand for housing
2. Conflicts can arise when new housing is built adjacent to farms
3. Older homes in the Town will need continued maintenance
4. Limited availability of existing low cost options for lower income residents
5. Limited options for new apartments or duplexes
6. Limited public sewer facilities for smaller lot development
7. Current lot prices for the 2-acre lots is out of reach for most first-time home buyers

### Opportunities

1. To use the 2018 land use map to plan for a variety of housing options
2. To work with adjacent cities to support their affordable housing goals
3. To encourage multiple-family housing and commercial construction in areas served by public sewer
4. To collaborate with Cities of Fitchburg and Madison to develop boundary agreements, which will allow some residential development in their Extra-Territorial Jurisdiction areas and restrict residential development in other areas

## 3.3 Goals, Objectives and Policies

**GOAL 1**

**Plan for housing for a variety of income levels**

### Objectives:

1. Collaborate with other municipalities near the Town to plan for a range of housing that meets the needs of residents of various income levels, age, lifestyle, and health status.
2. Ensure that homes are built and maintained according to levels deemed safe by industry standards.
3. Ensure that policies are in place to efficiently manage new construction permits and have plans in place for oversight of construction related issues.
4. Ensure that procedures are in place to monitor new construction in subdivision development.

### Policies:

1. Multi-Family Housing - The Town should encourage the development of multi-family buildings, senior housing and special needs facilities within the Town where services can be provided.
2. Mixed-Use - The Town should encourage the development of mixed residential units that also provide limited retail and services where public utility services can be provided.

3. Senior and Special Needs Housing - The Town will support improvements to existing residences that will allow elderly or special needs citizens to remain within their residences, provided improvements meet building code requirements.
4. Maintenance - The Town should support programs that maintain or rehabilitate the Town's existing housing stock.
5. Permitting - The Town will have in place clear and efficient permitting policies and periodically review the fee structure for different kinds of applications.
6. Safe Housing - The Town will support the State's Uniform Dwelling Code, requiring inspection of new structures and repair of unsafe and unsanitary housing conditions.
7. Monitoring of Subdivision Development – The Town will develop procedures to monitor subdivision construction and engage in working with neighborhood associations on maintenance.

**GOAL 2**

*Minimize conflicts between new housing development and existing agriculture activities and other rural uses.*

**Objectives:**

1. Retain farm-based residences and single-family residences as the preferred housing types for most of the Town.
2. Permit rural residential development that is properly designed and sited, and does not conflict with existing agricultural uses and environmentally sensitive areas. The Town will utilize neighborhood planning, a conservation or land condominium subdivision ordinance and Planned Unit Development subdivisions to further guide residential development (see Chapter 9: Future Land Use.)

**Policies:**

1. Cluster Development - When proposals for residential subdivisions are introduced, the Town should encourage clustered residential subdivisions that will prevent or minimize conversion of agricultural or open space land by allowing the permitted number of units to be located on smaller, clustered parcels while conserving the balance of the land as protected open space.
2. Land Use Conflicts - The Town should encourage higher density residential land uses within and near existing residential and urban areas and lower residential densities near agricultural and environmentally sensitive lands in order to minimize land use conflicts and to retain the rural character of the Town.
3. Siting of Housing for Overall Compatibility - The Town will encourage proposed dwelling(s) to be placed so as to minimize impacts on neighboring agricultural uses, minimize disruption of existing natural features, and prevent visual predominance over the surrounding landscape.
4. Connection to Public Sanitary Systems - The Town will prohibit privately sewer (e.g., septic system) residential development where there is existing Town sanitary sewer unless the Town engineer determines that it is not feasible to connect to the existing public sanitary sewer.
5. Consideration of Impacts to Town Service Quality and Capacity – The Town will consider the long-term effects on Town services when reviewing petitions for creating additional land divisions or subdivisions. This may involve limiting the number of parcels created each year.
6. Transportation – The Town will coordinate housing, land use, and transportation plans to make sure that they are consistent and appropriate with projected growth.

