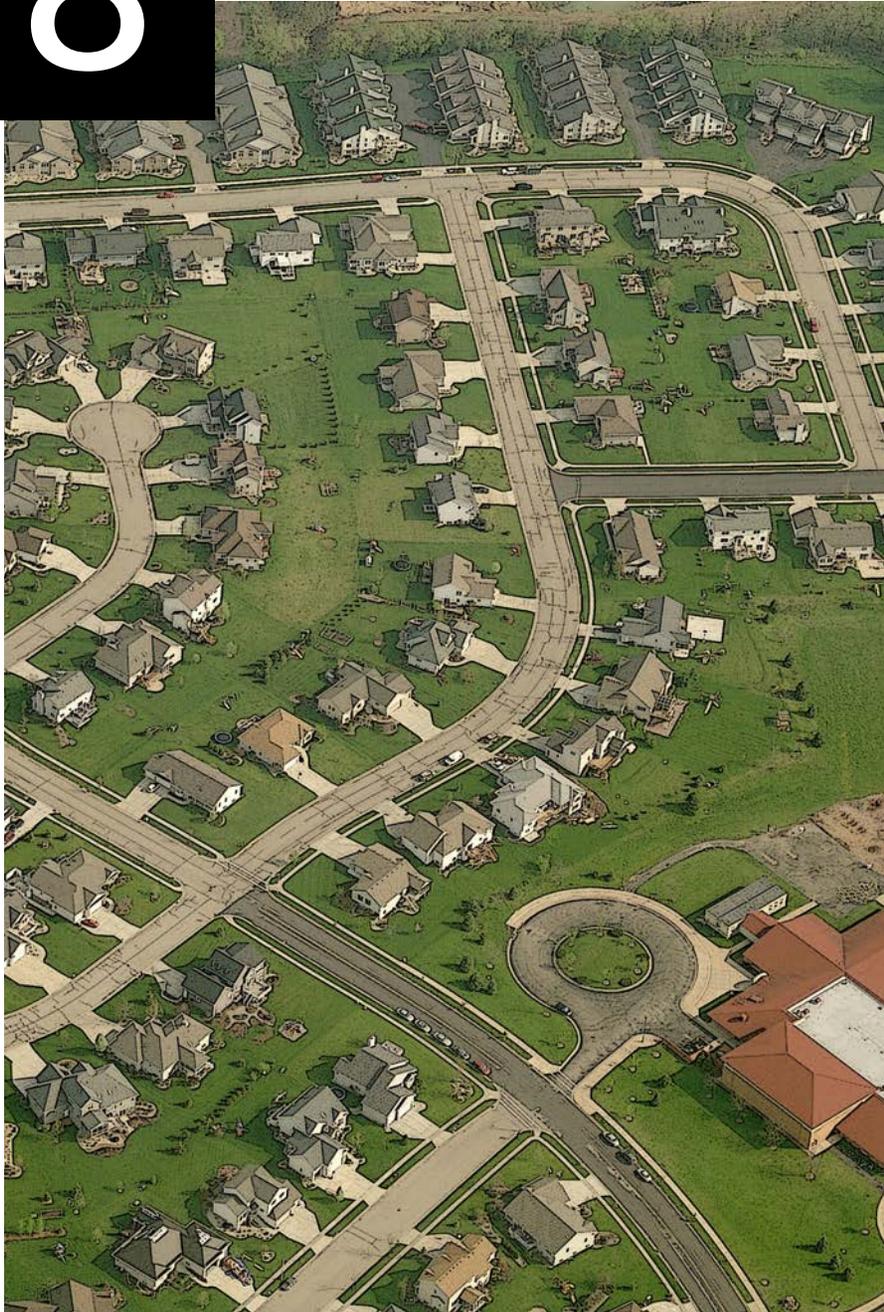


8

Chapter Eight: Housing & Neighborhoods



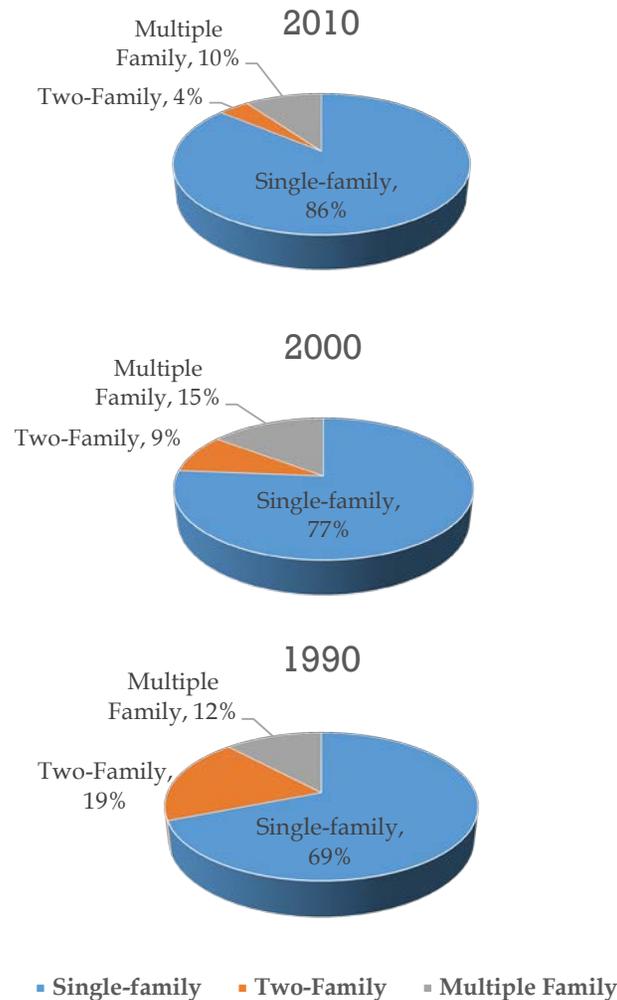
A community's housing stock is its largest long-term capital asset. As is typical in most communities, residential development encompasses the largest amount of land in Cottage Grove (25 percent of the Village's total land area). This section describes the Village's predominant housing stock characteristics and available housing programs. A compilation of goals, objectives, and policies to provide an adequate housing supply is presented at the end of this chapter.

A. Existing Housing Framework

In 1990, there were 396 housing units in the Village of Cottage Grove. By 2010, there were 2,289 housing units in the Village. This represents an increase of 1,893 new housing units since 1990. The housing stock in 1990 was predominantly single-family (69 per-

cent in the Village – see Figure 8.1). In 2010, single-family homes made up 86 percent of the housing stock. Two-family homes and duplexes made up approximately 19 percent of the housing stock in 1990 and 4 percent of the housing stock in 2010. Multiple family housing made up 12 percent of the 1990 housing stock and 10 percent of the estimated housing stock in 2010.

Fig. 8.1: Housing Types Over Time, Village of Cottage Grove (1990 to 2010)



Source: U.S. Census Bureau, American Community Surveys, 2010, 2000, 1990



Playground in Strouse Park in Southlawn Estates

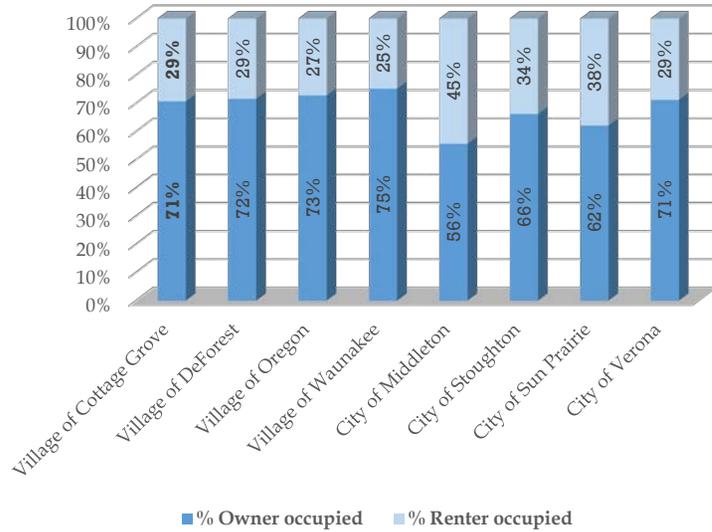
Figure 8.2 compares housing stock characteristics for the Village of Cottage Grove with comparable Dane County communities, per the 2010 U.S. Census. Among the comparable communities, the Village of Cottage Grove was among the highest in occupancy rate (96.5%), and had the newest housing stock with a median year built of 1997, and nearly 76% of units built between 1990 and 2010. The median gross rent (contact amount plus utilities) for housing in the Village (\$1,128 in 2010) was higher than that of all the comparable communities. The Village’s median housing value (\$251,900 in 2010) ranked fourth after Waunakee, Middleton, and Verona.

Fig. 8.2: Housing Stock Characteristics, Comparable Communities (2010)

	Total Housing Units	Average Household Size
Village of Cottage Grove	2,289	2.80
Village of DeForest	3,499	2.63
Village of Oregon	3,775	2.55
Village of Waunakee	4,483	2.76
City of Middleton	8,565	2.16
City of Stoughton	5,419	2.41
City of Sun Prairie	12,413	2.51
City of Verona	4,401	2.50

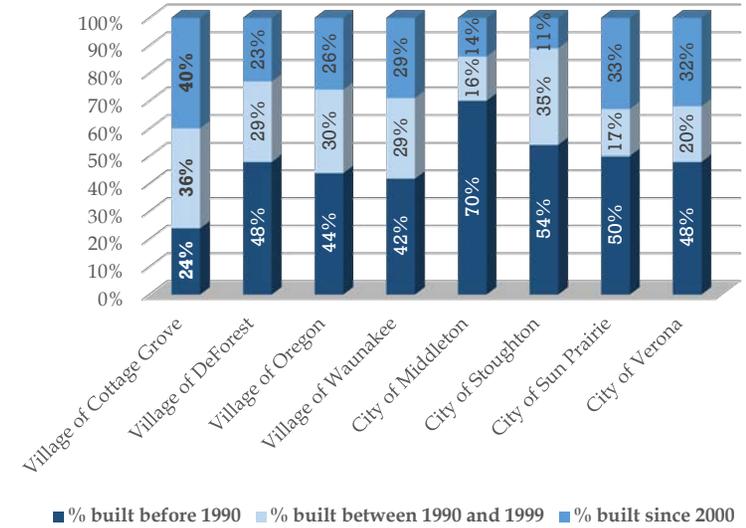
Source: U.S. Census Bureau, 2010

Fig. 8.2a: Housing Ownership, Comparable Communities (2010)



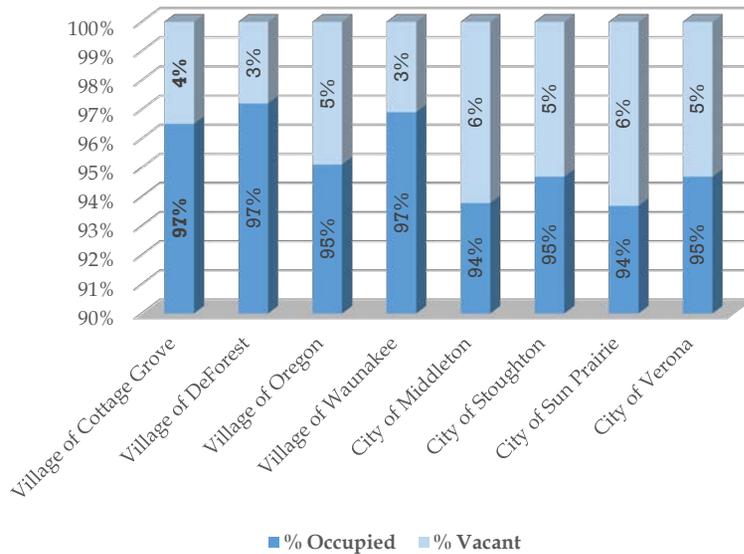
Source: U.S. Census Bureau, 2010

Fig. 8.2c: Era of Housing Stock Construction, Comparable Communities (2010)



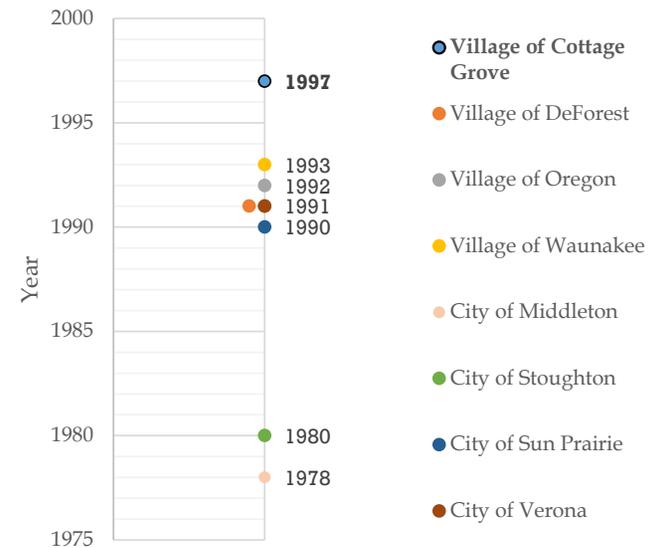
Source: U.S. Census Bureau, American Community Survey, 2006 - 2010

Fig. 8.2b: Housing Vacancy Rates, Comparable Communities (2010)



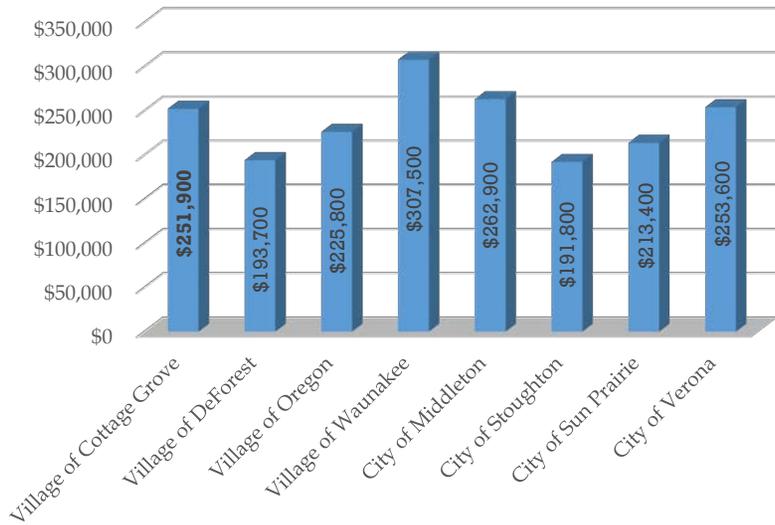
Source: U.S. Census Bureau, 2010

Fig. 8.2d: Median Age of Housing Stock, Comparable Communities (2010)



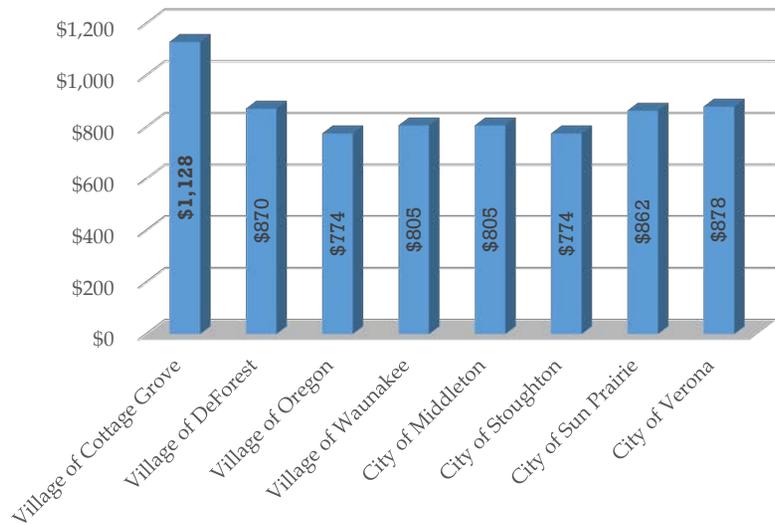
Source: U.S. Census Bureau, American Community Survey, 2006 - 2010

Fig. 8.2e: Median Housing Value, Comparable Communities (2010)



Source: U.S. Census Bureau, American Community Survey, 2006 - 2010

Fig. 8.2f: Median Gross Rent, Comparable Communities (2010)



Source: U.S. Census Bureau, American Community Survey, 2006 - 2010

Table 8.2A categorizes owner occupied housing units by value. Over 50 percent of the owner occupied units in the Village were worth between \$200,000 and \$299,999. About 4 percent were worth more than \$400,000, while about 7.5 percent were worth less than \$150,000.

Fig. 8.2g: Housing Values, Village of Cottage Grove (2010)

Value	No.	% of Total
Less than \$125,000	25	1.7%
\$125,000 to \$149,999	85	5.7%
\$150,000 to \$174,999	147	9.8%
\$175,000 to \$199,999	191	12.7%
\$200,000 to \$249,999	282	18.8%
\$250,000 to \$299,999	515	34.4%
\$300,000 to \$399,999	195	13.0%
\$400,000 to \$499,999	49	3.3%
\$500,000 or more	10	0.7%

Source: U.S. Census Bureau, American Community Survey, 2006 - 2010

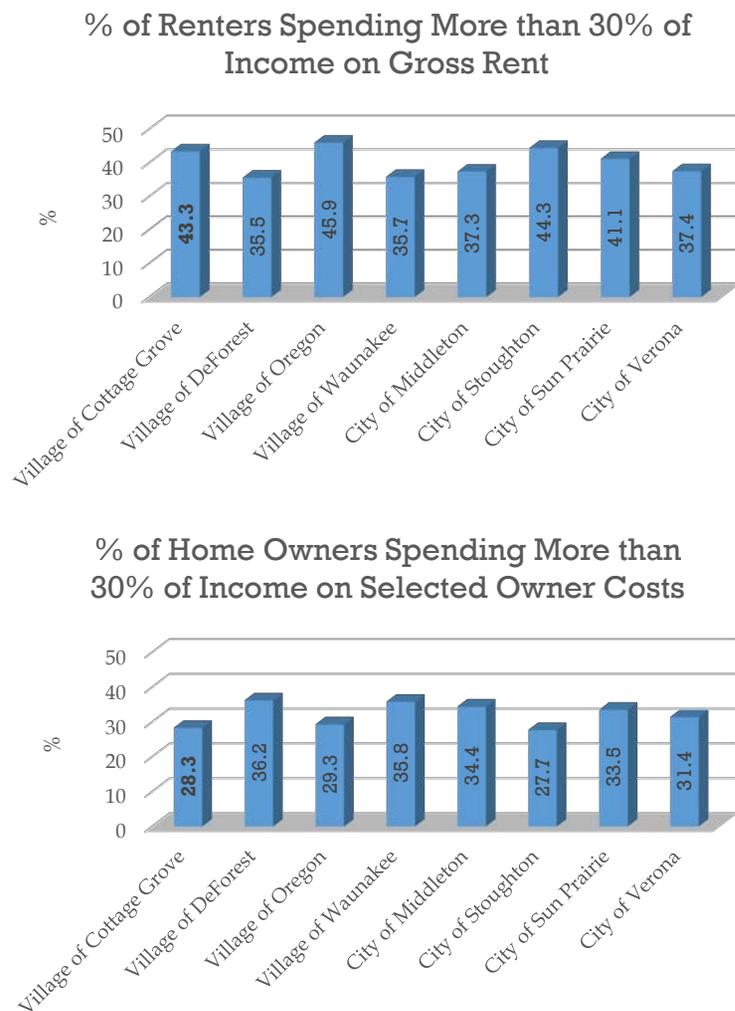
B. Housing Programs and Housing Affordability

Housing programs available to Cottage Grove residents include home mortgage and improvement loans from Wisconsin Housing and Economic Development Authority (WHEDA) and home repair grants for the elderly from the USDA. The Dane County Housing Authority serves Dane County outside of the city limits of Madison.

According to the U.S. Department of Housing and Urban Development, the “generally accepted definition of affordability is for a household to pay no more than 30 percent of its annual income on housing. 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.” In the Village of Cottage Grove, according to the

2010 U.S. Census, 43 percent of renters and 28 percent of homeowners (with a mortgage) were spending more than 30 percent of their income on housing. Among comparable communities only Oregon and Stoughton had a higher percentage of renters spending over 30 percent of their income on housing, while only Stoughton had a lower percentage of homeowners spending more than 30 percent.

Fig. 8.3: Housing Affordability (2010)



Source: U.S. Census Bureau, American Community Survey, 2006 - 2010

C. Housing and Neighborhood Development Goals, Objectives, and Policies

Goal:

1. Provide safe, affordable housing for all Cottage Grove residents.

Objectives:

1. Provide a range of housing sites in the Village of Cottage Grove.
2. Design mixed housing neighborhoods that provide a range of housing types, densities, and costs, which maintain the predominantly single-family character of the community.
3. Locate essential community facilities such as schools, churches, libraries, and community centers in strategic locations that provide convenient access to residential neighborhoods.
4. Design neighborhoods that are well-served by sidewalks, bicycle routes, and other non-motorized transportation facilities.
5. Encourage Village landowners to open up suitable undeveloped areas for new residential development as the need arises.
6. Create attractive and safe neighborhoods that are well-served by essential municipal services and facilities (sanitary sewer, municipal water, stormwater management facilities, police, fire, etc.).

Policies:

1. Provide for a wide variety of dwelling unit types within zoning districts through conditional use process, with detailed standards for setbacks, required open space, and landscaped buffers in rear and side yards for types of units which are not typical to the zoning district.
2. Adhere to the Comprehensive Plan for limits on the location and density of development.
3. Sufficient school capacity to accommodate new students should be a minimum standard for all residential development.

4. See Policies under Land Use (Residential Development).

D. Housing & Neighborhood Development Programs and Recommendations

Housing Balance Plan

The Village should attempt to ensure that the historic balance between owner-occupied housing (approximately 70 percent) and rental housing (approximately 30 percent) remains stable. This is important to retain the community's existing character. To implement this important objective, the Village should consider any new residential subdivisions based on a Detailed Neighborhood Plan (discussed in the Planned Neighborhood section of the Land Use Chapter) that pre-identifies an appropriate mixture and arrangement of areas for single-family, attached single-family, two-family, and both small-scale and mid-scale multi-family housing development. The Planned Neighborhood provisions of this Plan are designed to promote a balance of residential dwelling types and to provide sound housing for a wide range of incomes.

Affordable Housing/Rehabilitation Programs

The Village should support programs that provide affordable housing to low-income and moderate-income families in the community. These programs include the Community Development Block Grant (CDBG) program to undertake housing rehabilitation projects for low-to-middle income families, home mortgage and improvement loans from WHEDA, and home repair grants from the USDA. The Village could partner with Dane County in a CDBG housing program. The Planned Neighborhood provisions of this Plan are designed to promote a balance of residential dwelling types and to provide sound housing for a wide range of incomes.