

# Chapter Eight: Housing and Neighborhood Development

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 ~~predominate~~ **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 2000, there were 1,447 housing units in the Village. This represents an increase of 1,051 new housing units during the 1990s (or an increase of 265 percent). The housing stock in 1990 was ~~predominately~~ **predominantly** single-family (69 percent in the Village—see Figure 8.1). In 2000, single-family homes made up ~~69~~ **77** percent of the housing stock. Two-family homes and duplexes made up approximately 19 percent of the housing stock in 1990 and 8.6



percent of the housing stock in 2000. Multiple family housing made up 12 percent of the 1990 housing stock and 14.7 percent of the estimated housing stock in 2000. There were no mobile homes or trailers reported in the Village in the 1990 or 2000 Census.

**Figure 8.1: Housing Types, 1990 & 2000**

| Housing Type    | 1990  |         | 2000  |         |
|-----------------|-------|---------|-------|---------|
|                 | Units | Percent | Units | Percent |
| Single-family   | 274   | 69%     | 1,111 | 76.7%   |
| Two-Family      | 76    | 19%     | 124   | 8.6%    |
| Multiple Family | 46    | 12%     | 212   | 14.7%   |

*Source: 1990 & 2000 Census of Population & Housing*

*\*This analysis excludes the mobile home/other category, because the future amount of mobile home development in the Village is not expected to be significant and the calculation excluding this category makes the results more meaningful for land use planning purposes.*

*(There were 6 housing units listed as mobile home units or “other” in the Village in 1990)*

Figure 8.2 compares housing stock characteristics for the Village of Cottage Grove with surrounding comparable Dane County jurisdictions and the State communities, per the 2000 U.S. Census. The Village has a higher proportion of renters (31.5 percent) than all surrounding townships. Among the comparable communities, the Village of Cottage Grove had the highest occupancy rate (98.2%), and the newest housing stock with a median year built of 1994, and nearly 73% of units built between 1990 and 2000. The median contract gross rent (contract amount plus utilities) for housing in the Village (\$819 in 2000) was also higher than that of surrounding all the comparable communities. The Village's median housing value (\$163,600 in 2000) was similarly higher than all comparison communities ranked third after Waunakee and Middleton.

Figure 8.2: Housing Stock Characteristics, 2000

|                             | Village of Cottage Grove | City of Middleton | City of Stoughton | City of Sun Prairie | City of Verona | Village of DeForest | Village of Oregon | Village of Waunakee |
|-----------------------------|--------------------------|-------------------|-------------------|---------------------|----------------|---------------------|-------------------|---------------------|
| Total housing units         | 1,453                    | 7,397             | 4,890             | 8,198               | 2,664          | 2,761               | 2,895             | 3,295               |
| Ave. Household Size         | 2.83                     | 2.21              | 2.52              | 2.56                | 2.68           | 2.74                | 2.66              | 2.76                |
| % Owner occupied            | 68.5%                    | 51.8%             | 64.9%             | 60.8%               | 72.6%          | 72.0%               | 71.5%             | 66.3%               |
| % Renter occupied           | 31.5%                    | 48.2%             | 35.1%             | 39.2%               | 27.4%          | 28.0%               | 27.5%             | 33.7%               |
| % Occupied                  | 98.2%                    | 95.9%             | 96.8%             | 96.1%               | 97.3%          | 96.9%               | 96.6%             | 97.2%               |
| % built between 1990 & 2000 | 72.6%                    | 22.2%             | 30.2%             | 32.1%               | 27.4%          | 37.3%               | 41.0%             | 43.2%               |
| Median year built           | 1994                     | 1975              | 1974              | 1979                | 1982           | 1984                | 1982              | 1986                |
| Median value                | \$164,100                | \$171,300         | \$130,000         | \$142,300           | \$159,100      | \$136,200           | \$145,800         | \$175,500           |
| Median gross rent           | \$819                    | \$641             | \$596             | \$654               | \$606          | \$664               | \$635             | \$715               |

Source: U.S. Census of Population and Housing, 2000

## B. Housing Programs

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.

Figure 8.3 shows the need for assisted rental housing in the Village of Cottage Grove. The figure indicates a need for an additional supply of assisted rental housing for families in the Village over the planning period.