

This Chapter provides a baseline assessment of the City of Columbus current housing stock and contains information required under the smart growth law. This includes: age and structural characteristics, housing starts, value and affordability characteristics and recent sale trends. This information provides a basis for creating goals, objectives, policies, maps, and actions to guide the future development and maintenance of housing in the City of Columbus.

Previous Planning Efforts

Columbia County 2030 Comprehensive Plan, Adopted 2009 - The housing chapter of this plan inventories and analyzes characteristics of the housing in Columbia County. This plan includes four housing related goals, including:

- Provide for planned and orderly housing development
- A cooperative approach involving the towns, county, state and private entities to meet current and future housing needs
- A full range of housing opportunities available for Columbia County’s current and future residents
- Appropriate regulations to implement the Comprehensive Plan

Columbus 2030 Comprehensive Plan, Adopted 2009 – The housing chapter of this plan inventories and analyzes characteristics of the housing in Columbus. The plan identified one goal related to housing:

- Provide housing types to meet existing housing needs and encourage future growth within the City of Columbus.

Housing Programs

The programs listed in this section consist of housing related efforts that are available to Columbus Residents. The list should not be considered a comprehensive list of all housing programs in Columbus. All of the listed programs help in some way to accomplish the goals and objectives of this chapter.

Wisconsin Housing and Economic Development Authority (WHEDA) - WHEDA was created by the State of Wisconsin to make construction, rehabilitation, and permanent mortgage loans to eligible sponsors of housing projects for low and moderate income households. WHEDA provides a variety of services for housing like: low interest mortgages, down payment assistance, home improvement and rehabilitation loans and loans for affordable rental housing. WHEDA also has partnership programs with the USDA Rural Development that provide additional loan funding for qualified applicants that live in communities with populations less than 20,000. For more information please visit WHEDA’s website.

Renewal Unlimited, Inc.- Renewal Unlimited, Inc was established 1977 with a vision of rehabilitating “houses and people”, Renewal Unlimited has retained much of that original vision and yet has extended the core of services to encompass a broader range of needs of the local citizens. Renewal Unlimited serves Adams, Columbia, Dodge, Juneau and Sauk Counties. For more information on housing programs provided by Renewal Unlimited, please visit their website.

Central Wisconsin Community Action Council (CWCAC) – Central Wisconsin Community Action Council (CWCAC) is a private nonprofit organization that administers a variety of State and Federal housing Programs to assist low-income families in becoming self-sufficient and help communities grow and prosper. Housing related programs administered by CWCAC deal with a number of issues such as energy assistance, home weatherization, home purchase assistance, home rehabilitation, and housing development for low-income renters. For more information on housing programs provided by CWCAC please visit their website.

SOUTHERN HOUSING REGION (SHR) PROGRAM

The Southern Housing Region has a Community Development Block Grant for Housing Rehabilitation. The funds are loaned at 0% interest to income eligible households for home repairs. Applications are accepted on a first come first serve basis. There is no cost to fill out an application and all information submitted is strictly confidential.

Table 4-1: Total Housing Units in 2018

	2000	2010	2018	2000 - 2018 Percent Change	2000 - 2018 Net Change
Columbus	1927	2287	2392	24.1%	465
Columbia County	22,685	26,137	26,621	17.4%	3,936
Wisconsin	2,321,144	2,624,358	2,681,232	15.5%	360,088

Source: US Census and American Community Survey 2014-2018

Table 4-1 shows the total housing units for Columbus, Columbia County and Wisconsin from 2000 to 2018. The growth in housing units for Columbus outpaced the growth for the County and State during this time period. During this timeframe Columbus experienced a 24.6% growth in housing units.

Table 4-2: Housing Units by Year Built in 2018

Year Built	Columbus		Columbia County		Wisconsin	
	Units Built	Percent	Units Built	Percent	Units Built	Percent
Built 1939 or earlier	823	35.2%	6,563	24.6%	522,925	19.5%
Built 1940 to 1949	99	4.2%	1,041	3.9%	151,579	5.6%
Built 1950 to 1959	202	8.6%	1,683	6.3%	297,380	11.1%
Built 1960 to 1969	269	11.5%	2,008	7.5%	261,254	9.7%
Built 1970 to 1979	284	12.2%	3,924	14.7%	393,850	14.7%
Built 1980 to 1989	131	5.6%	2,472	9.3%	265,382	9.9%
Built 1990 to 1999	150	6.4%	4,379	16.4%	371,125	13.8%
Built 2000 to 2009	295	12.6%	3,943	14.8%	344,660	12.8%
Built 2010 to 2018	84	3.6%	644	2.4%	78,992	2.9%

Source: US Census and American Community Survey 2014-2018

Table 4-2 shows Housing Units by the year which they were built. The City of Columbus has 35.2% of the housing units built before 1939; this percentage is much higher than Columbia County or the State of Wisconsin. This data reflects the historic nature of the City of Columbus, which boasts three residential historic districts. Since 1939 the City of Columbus has experienced the largest growth in housing units during the 1960's, 1970's and 2000's.

Table 4-3: Housing Units in Structure in 2018

Units in Structure	Columbus		Columbia County		Wisconsin	
	# of Units	Percent	# of Units	Percent	# of Units	Percent
1-unit, detached	1,332	57.3%	19,922	75.3%	1,785,339	66.9%
1-unit, attached	213	9.2%	1,106	4.2%	113,291	4.2%
2 units	271	11.7%	912	3.4%	172,688	6.5%
3 or 4 units	89	3.8%	982	3.7%	99,630	3.7%
5 to 9 units	200	8.6%	1020	3.9%	132,237	5.0%
10 to 19 units	202	8.7%	818	3.1%	91,675	3.4%
20 or more units	70	3.0%	963	3.6%	192,648	7.2%
Mobile home	15	0.6%	893	3.4%	93,043	3.5%
Boat, RV, van, etc.	0	0.0%	5	0.0%	681	0.0%

Source: American Community Survey 2014-2018

Table 4-3 above shows that 66.5% of housing units in Columbus are one-unit structures. Wisconsin (70.7%) and Columbia County (78.5%) have higher percentage of one-unit structures compared to the City of Columbus. Columbus does offer a wider variety of housing types in comparison to the state and county. The city has a higher percentage of duplex and multi-unit structures than the state and county.

The US Census identifies single-family structures as fully detached, semi-detached (semi-attached, side-by-side), row houses, duplexes, quadplexes, and townhouses. In order for attached units to be classified as single-family structures, each unit must: Be separated by a ground-to roof wall, have a separate heating system, have individual meters for public utilities, and have no units located above or below.

Table 4-4: Housing Starts

Year	SF Homes Built	MF Units Built
2004	13	-
2005	23	-
2006	21	-
2007	23	-
2008	11	-
2009	12	-
2010	11	24
2011	1	0
2012	1	0
2013	0	0
2014	3	10
2015	17	6
2016	16	4
2017	23	0
2018	23	0
2019	11	0
2020	4	0
Total	213	44
Average	12.5	4

Source: Columbus Comprehensive Plan 2030 and GEC Columbus Building Permit Reports

Table 4-4 above shows the number housing starts per year since 2004. The data shows that the City of Columbus had 198 new single family homes and 44 multifamily units built over this time period. The table shows that Columbus underwent growth in the mid 2000's and had a period where few single family homes were built after the recession in the late 2000's. The past 4 years new home construction in Columbus has picked up and returned to pre-recession levels with 23 single family homes built in 2017 and 2018. The permit data for multifamily units show that 44 units have been built in Columbus since 2010.

According to the building permit reports from 2010 to 2020 the city had 110 new single family homes built compared to 44 multifamily units. This means that 71.4% of the housing units built during this time frame were single family homes with the remaining 28.6% of housing units being multifamily. The recent trend for housing starts generally follows past trends, which are shown in Table 4-3.

Table 4-5 : Median Home Value of Owner Occupied Housing

	2000	2010	2018
Columbus	\$113,000	\$165,100	\$148,500
Columbia County	\$115,000	\$177,500	\$187,000
Dane County	\$146,900	\$230,800	\$252,300
Wisconsin	\$112,000	\$169,000	\$173,600

Source: US Census and American Community Survey 2014-2018

Table 4-5 shows the Median Home Value for owner occupied housing for Columbus compared to the state and county. The data shows that the 2018 median home values lagged behind Columbia County, Dane County and Wisconsin. The data shows that the median home value for Columbus was comparable to the Columbia County and Wisconsin in 2000. Since then the median home value in Columbus has grown at a slower rate than the county and state. The Dane County border is approximately 5 miles southwest of the downtown Columbus. The growth of the Dane County housing market has a substantial impact on the Columbus housing market. Table 4-5 shows that the Median home values for Dane County have increased by almost \$105,400 or 72% during this time frame. During the same timeframe Columbus saw an increase of \$35,500 or 31%.

Table 4-6: Median Rent

	2000	2010	2018
Columbus	\$534	\$699	\$816
Columbia County	\$507	\$695	\$793
Dane County	\$641	\$832	\$1,031
Wisconsin	\$540	\$713	\$837

Source: US Census and American Community Survey 2014-2018

Table 4-6 shows the Median Rent for Columbus compared to Columbia County and the State from 2000 to 2018. The median rents for Columbus have are similar to Columbia County and Wisconsin median rents over this time period. In comparison to Columbus, the median rent in Dane County has been at least \$100 higher.

Tables 4-5 and 4-6 show that median home values and median rents for Columbus are lower than the state. In comparison with Columbia County Columbus has slightly higher median rent and lower median home values. These numbers indicate that Columbus has a lower cost of housing compared to Columbia County and Wisconsin. In comparison with Columbus, Dane County has a much higher cost of living with Median Home Values of \$252,300 and Median Rents of \$1,031 in 2018.

HUD generally defines Affordable housing as “housing for which the occupant(s) is/are paying no more than 30 percent of his or her income for gross housing costs, including utilities”. US Census American Community Survey data was utilized to evaluate to the affordability for Columbus. Tables 4-7 through 4-

9 show Selected Monthly Owner Costs as a Percentage of Household Income (SMOCAPI) and Gross rent as a percentage of household income (GRAPHI) data for the City of Columbus, Columbia County and Wisconsin. The census is collecting this data to measure affordability for units of local government throughout the United States.

Many factors influence the affordability data from the US Census American Community Survey. Some of these factors include interest rates, utility expenses, property tax, occupant employment, income levels, consumer choice and supply of housing options.

SMOCAPI costs are calculated from the sum of payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees. Comparing these costs to the household income is how the SMOCAPI is calculated. GRAPHI is a computed ratio of monthly gross rent to monthly household income. The ratio is computed separately for each unit and is rounded to the nearest tenth.

Table 4-7 : 2018 SMOCAPI for Owner Occupied Housing Units with Mortgage

2018 SMOCAPI	Columbus	Columbia County	Wisconsin
Less than 20.0 percent	37.30%	45.30%	47.90%
20.0 to 24.9 percent	17.50%	19.60%	17.20%
25.0 to 29.9 percent	14.80%	11.00%	10.70%
30.0 to 34.9 percent	10.00%	6.60%	6.50%
35.0 percent or more	20.40%	17.60%	17.70%
Over 30 percent	30.40%	24.20%	24.20%
Housing units with a mortgage(excluding units where SMOCAPI cannot be computed)			
Source: US Census American Community Survey			

Table 4-7 shows the SMOCAPI for owner occupied units with a mortgage. Columbus has a larger percentage of Owner Occupied Housing Units with Mortgage where SMOCAPI is higher than 30% than Columbia County and Wisconsin. Approximately 24.6% of owner occupied housing units with a mortgage in Columbia County exceeds 30% of SMOCAPI.

Table 4-8 : 2018 SMOCAPI for Owner Occupied Housing Units without a Mortgage

2018 SMOCAPI	Columbus	Columbia County	Wisconsin
Less than 10.0 percent	44.00%	36.50%	38.10%
10.0 to 14.9 percent	22.20%	24.40%	22.00%
15.0 to 19.9 percent	12.20%	13.20%	12.80%
20.0 to 24.9 percent	3.00%	6.70%	7.90%
25.0 to 29.9 percent	6.20%	4.80%	5.10%
30.0 to 34.9 percent	2.80%	2.50%	3.30%
35.0 percent or more	9.60%	12.00%	10.80%
Over 30 percent	12.40%	14.50%	14.10%

Housing units with a mortgage(excluding units where SMOCAPI cannot be computed)

Source: US Census American Community Survey

Table 4-8 above shows the SMOCAPI for owner occupied units without a mortgage. For owner occupied units without a mortgage Columbus has a larger percentage housing units where the SMOCAPI is higher than 30% than Columbia County and Wisconsin

Table 4-9 : Gross Rent as a Percentage of Household Income

2018 GRAPHI	Columbus	Columbia County	Wisconsin
Less than 15.0 percent	14.80%	18.20%	15.70%
15.0 to 19.9 percent	23.10%	15.60%	14.60%
20.0 to 24.9 percent	3.70%	15.60%	13.30%
25.0 to 29.9 percent	18.80%	13.00%	11.40%
30.0 to 34.9 percent	15.50%	8.80%	8.70%
35.0 percent or more	24.10%	28.80%	36.30%
Over 30 percent	39.60%	37.60%	45.00%

*Excluding units where GRAPHI cannot be computed

Source: US Census American Community Survey

Table 4-9 shows the GRAPHI for Columbus compared to Columbia County and Wisconsin. The table shows that Columbus has a smaller percentage of renters where the gross rent is more than 30% of income in comparison to Columbia County or Wisconsin.

According to the US Census Bureau, GRAPHI is a computed ratio of monthly gross rent to monthly household income (total household income divided by 12). The ratio is computed separately for each unit and is rounded to the nearest tenth. Units for which no rent is paid and units occupied by households that reported no income or a net loss comprise the category "Not computed." GRAPHI provides information on the monthly housing cost expenses for renters. The information offers an excellent measure of housing affordability and excessive shelter costs. The data also serve to aid in the

development of housing programs to meet the needs of people at different economic levels and to provide assistance to agencies in determining policies on fair rent.

Table 4-10 - Housing Sales

Year	Columbia County		Dane County		Wisconsin	
	Number of Homes Sold	Median Price	Number of Homes Sold	Median Price	Number of Homes Sold	Median Price
2007	717	\$159,790	6,797	\$217,500	58,305	\$168,000
2008	431	\$155,000	5,373	\$215,000	43,606	\$160,000
2009	567	\$141,900	5,545	\$201,000	44,111	\$148,500
2010	496	\$140,000	5,068	\$207,000	46,323	\$142,700
2011	524	\$128,000	4,833	\$206,000	51,631	\$131,737
2012	684	\$125,000	6,160	\$200,000	62,810	\$133,500
2013	694	\$132,000	7,646	\$211,000	69,958	\$143,000
2014	717	\$147,500	7,214	\$220,000	69,183	\$147,750
2015	841	\$156,500	8,308	\$231,000	78,193	\$155,000
2016	881	\$169,000	8,470	\$245,000	83,110	\$163,500
2017	869	\$185,000	8,455	\$264,500	84,613	\$172,000
2018	805	\$198,180	8,332	\$279,900	77,533	\$184,000
2019	766	\$207,000	8,226	\$297,500	82,703	\$197,000

Source: Wisconsin Realtors Association

Table 4-10 shows data for housing sales in Columbia County, Dane County and Wisconsin. The trend shows a drop in the number of sales and the median sale price between 2008 and 2012 for each location, this is due the great recession, which negatively influenced the housing market during this period. Since the great recession, housing prices and number of homes sold have risen past pre-recession numbers.

Figure 4-1 below shows the Median Sale Price of Homes for Columbia County, Dane County and Wisconsin.

Figure 4-1: Median Sale Prices

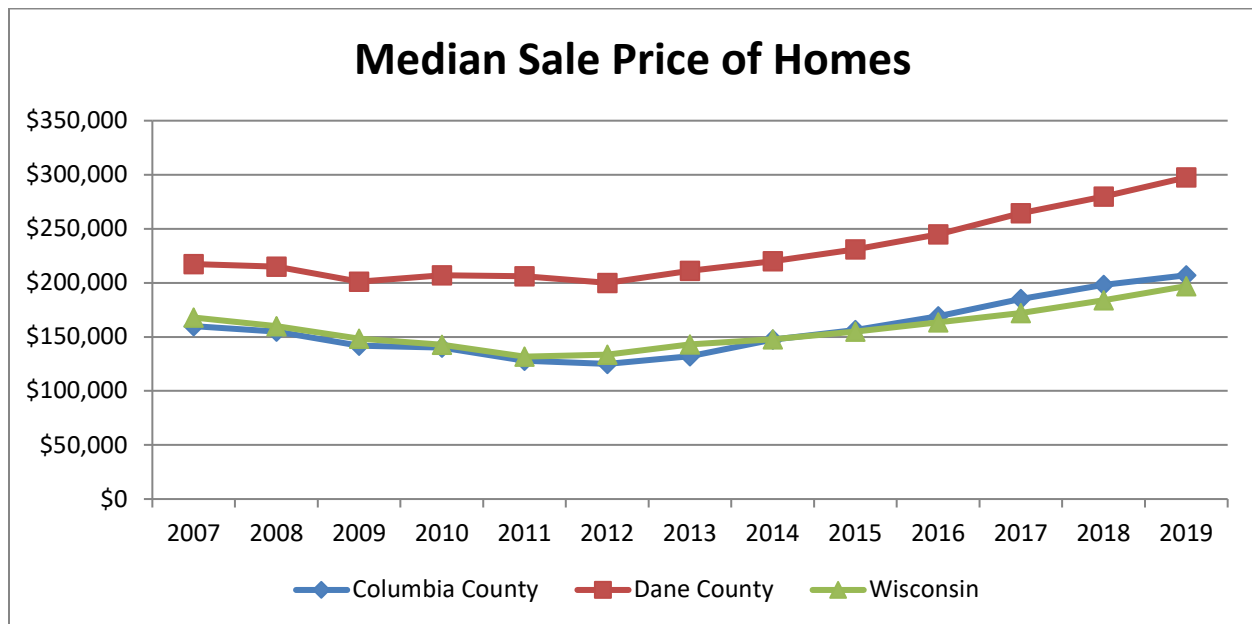


Table 4-11: Columbus Home Sales

Year	Number of Homes Sold	Average Sale Price
2015	66	\$151,000
2016	82	\$165,000
2017	78	\$186,000
2018	115	\$187,000
2019	81	\$214,000
2020*	54	\$215,000

Source: MLS

* Through 8/1/2020

Table 4-11 shows Multiple Listing Service data for home sales in the City of Columbus. The data shows that average sales price for the City of Columbus has increased by 42% since 2015. This is not surprising because the housing market in South Central Wisconsin has been on the upswing over the past 5 years. The median sales price in Table 4-10 reaffirms the trends shown in Table 4-11.

Goals

1. Provide a variety housing types to meeting existing housing needs and encourage future growth within the City of Columbus
- 2.

Objectives

1. Create attractive and safe neighborhoods that reinforce the existing architectural character of the City and provide a stable tax base.
2. Create mixed neighborhoods that provide a range of housing types, densities, and costs.
3. Ensure that residential developments are built and maintained according to levels deemed safe by industry standards.
- 4.

Policies

1. The City will continue to allow for the development of single-family, two-family, and multi-family structures within the City limits.
2. The City encourages the integration of varied housing types and lot sizes within the community.
3. The City encourages high quality development that will attract professionals, entrepreneurs and families.
4. The City will maintain a comprehensive building code that requires inspection of new structures and repair of unsafe and unsanitary housing conditions.
5. The City supports programs that maintain or rehabilitate the local housing stock. The City encourages voluntary efforts by private homeowners to maintain, rehabilitate, update or otherwise make improvements to their homes, especially to protect architectural character and improve energy performance.
6. The City prohibits the accumulation of “junk” materials in public view anywhere in the community, and especially in residential areas.
7. Promote renovation of residential uses in the upper stories of Downtown buildings in an effort to increase affordability and enhance the vitality of the Downtown area.
- 8.