

This Chapter provides a baseline assessment of the City of Columbus current housing stock and contains information required under state statutes. 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.

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.

HABITAT FOR HUMANITY

Habitat for Humanity operates as a partnership between the organization, community volunteers, and low-income families to build or renovate affordable homes. The program is not a giveaway; instead, it

offers a "hand up, not a hand out" by requiring homebuyers to buy their homes through an affordable mortgage and invest their own labor.

Here is a step-by-step breakdown of how the program works:

1. The Selection Process

Local Habitat affiliates choose partner families based on three core criteria:

- **Need for Better Shelter:** The applicant's current housing must be unsafe, overcrowded, unaffordable, or poorly insulated.
- **Ability to Pay:** Applicants must have a stable income source to cover a monthly mortgage, property taxes, and insurance.
- **Willingness to Partner:** Families must agree to complete all program requirements, including educational classes and manual labor.

2. "Sweat Equity" (The Labor Investment)

Once accepted, future homeowners do not make a financial down payment. Instead, they invest 250 to 500 hours of "sweat equity". This hands-on labor includes:

- Helping build or renovate their own home.
- Helping build homes for other families in the program.
- Working in a local Habitat ReStore.
- Completing mandatory financial literacy, budgeting, and home maintenance classes.

3. Construction and Community Voluntarism

Habitat homes are built using modest, durable, and energy-efficient designs to keep long-term costs low.

- **Volunteers:** The majority of the construction labor is provided by community volunteers, corporate groups, and faith organizations.
- **Donations:** Corporate partners often donate building materials, appliances, and land, which dramatically lowers the cost of construction.
- **Professionals:** Licensed contractors handle specialized work like plumbing, roofing, and electrical wiring to ensure everything meets local building codes.

4. The Affordable Mortgage

When the home is finished, it is sold to the partner family. The program keeps housing affordable through unique financing terms:

- **No-Profit Pricing:** The home is sold for its actual construction or appraised value, with no profit added for Habitat.
- **Affordable Loans:** The monthly mortgage payments (including principal, interest, taxes, and insurance) are capped so they do not exceed 30% of the family's gross monthly income.
- **The Revolving Fund:** Every monthly mortgage payment made by a homeowner goes into a local "Fund for Humanity." This money is directly recycled to fund the construction of the next family's home in that community.

5. Post-Purchase Support

Habitat continues to support families after they move in. They provide ongoing resources for home maintenance, neighborhood association participation, and financial mentoring to ensure long-term homeownership stability.

Table 4-1: Total Housing Units

Geography	2000 Count	2010 Count	2020 Actual Census	Recent Count (Latest ACS)	Net Change (2020 to Present)
 Columbus, WI (City)	1,927	2,287	2,444 [20]	2,499 [1]	 +2.25% (+55 units)
 Columbia County, WI	22,685	26,137	26,565 [14]	26,880 [2]	 +1.18% (+315 units)
 State of Wisconsin	2,321,144	2,624,358	2,703,248	2,820,538	 +4.33% (+117,290 units)

Source: US Census and American Community Survey

Table 4-1 shows the total housing units for Columbus, Columbia County and Wisconsin from 2000 to present. The growth in housing units for Columbus (29.6%) outpaced the growth for the County (18.5%) and the State; (21.5%) during this time period.

Table 4-2: Housing Units by Year Built

 Housing Stock Distribution by Decade Built

Era / Decade Built	Columbus, WI (City)	Columbia County, WI	State of Wisconsin
Pre-1950 (Historic Core)	41.0%	28.5%	25.2%
1950 to 1959	5.1%	6.4%	11.1%
1960 to 1969	7.9%	7.6%	9.8%
1970 to 1979	11.2%	14.8%	14.8%
1980 to 1989	6.5%	9.3%	9.9%
1990 to 1999	12.0%	16.6%	13.9%
2000 to 2009 (Pre-Recession Boom)	11.5%	12.9%	11.0%
2010 to 2019	3.2%	2.7%	3.1%
2020 to 2025 (Recent Construction)	1.6%	1.2%	1.2%

Table 4-2 shows Housing Units by the year which they were built. The City of Columbus has 41% of the housing units built before 1950; this percentage is much higher than Columbia County or the State of Wisconsin. This data reflects the older nature of the City of Columbus, which boasts incorporation in 1852. 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



Housing Units by Structure Type

Units in Structure	Columbus, WI (City)	Columbia County, WI	State of Wisconsin
Total Housing Units	2,499	26,880	2,820,538
1-Unit, Detached <i>(Single-Family)</i>	63.5%	74.9%	66.4%
1-Unit, Attached <i>(Townhouse/Rowhouse)</i>	3.0%	3.6%	4.3%
2 Units <i>(Duplex / Twin Home)</i>	10.1%	3.9%	6.1%
3 to 19 Units <i>(Small Multi-Family Apartments)</i>	13.8%	7.5%	10.5%
20+ Units <i>(Large Apartment Buildings)</i>	9.0%	6.7%	9.2%
Mobile Home / Manufactured Housing	0.6%	3.4%	3.5%

Source: American Community Survey

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. It should be noted that Columbus is the second largest city in Columbia County (Portage first).

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
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
2021	6	0
2022	3	0
2023	1	0
2024	1	0
2025	0	45
2026	18	0
Total	128	65
Average	8	6.5

Source: City of Columbus Building Permits

Table 4-4 above shows the number housing starts per year since 2011. The data shows that the City of Columbus had 128 new single family homes and 65 multifamily units built over this time period. The table shows that Columbus underwent growth in the mid 2010's and had 3 year period where few single family homes were built. Cardinal Heights is responsible for multi-family and single family homes in both 2025 and 2026.

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

Median Owner-Occupied Home Values

Geography / Region	Census ACS Median Value (<i>Historical Base</i>)	Current 2026 Median Home Value (<i>Market Metrics</i>)	Current Market Status / Note
 Columbus, WI	\$228,400	\$316,800	Steady 4.3% YoY appreciation.
 Columbia County	\$258,700	\$362,800	Commuter pressure from Madison driving up values.
 Dane County	\$378,300	\$489,900	High-demand metro region pushing toward \$500k median listings.
 State of Wisconsin	\$231,300	\$339,900	Baseline statewide median for single-family homes.

Source: US Census and American Community Survey

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 boarder 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

Median Gross Rent Comparison (2015, 2020, & 2025)

Region	2015 Median Rent	2020 Median Rent	2025 Median Rent
City of Columbus	\$795	\$890	\$1,206
Columbia County	\$776	\$833	\$1,045
Dodge County	\$761	\$830	\$1,200
Dane County	\$925	\$1,083	\$1,398
State of Wisconsin	\$773	\$856	\$1,087

Table 4-6 shows the Median Rent for Columbus compared to Columbia County and the State from 2015 to 2025. The median rents for Columbus are greater than Columbia County and Wisconsin median

rents over this time period. In comparison to Columbus, the median rent in Dane County has been at least \$200 higher.

Tables 4-5 and 4-6 show that median home values and median rents for Columbus are higher than the state. These numbers indicate that Columbus has a 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 the affordability for Columbus. Tables 4-7 through 4-9 show Selected Monthly Owner Costs as a Percentage of Household Income and Gross rent as a percentage of household income 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.

Costs are calculated from the sum of payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees. The ratio is computed separately for each unit and is rounded to the nearest tenth.

Table 4-8 : 2018 SMOCAP for Owner Occupied Housing Units with and without a Mortgage

Owner-Occupied Mortgage Status Comparison

Geography	Owner-Occupied Housing Rate	Homeowners With a Mortgage	Homeowners Without a Mortgage (<i>Free & Clear</i>)	Median Monthly Owner Costs (<i>No Mortgage</i>)
<u>Columbus, WI</u>	63.4%	60.4%	39.6%	\$692
<u>Columbia County, WI</u>	71.8%	61.1%	38.9%	\$638
<u>State of Wisconsin</u>	67.8%	60.6%	39.4%	\$659

Housing units with a mortgage(excluding units where SMOCAP 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

 Rental Burden Category Distribution

Geography	Less than 20% (Affordable Housing)	20% to 30% (Moderate Cost)	Over 30% (Cost-Burdened)
Columbus, WI	42.8%	25.5%	39.6%
Columbia County, WI	36.2%	27.1%	37.6%
State of Wisconsin	29.4%	24.9%	45.0%

**Excluding units where GRAPI cannot be computed*

Source: US Census American Community Survey

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

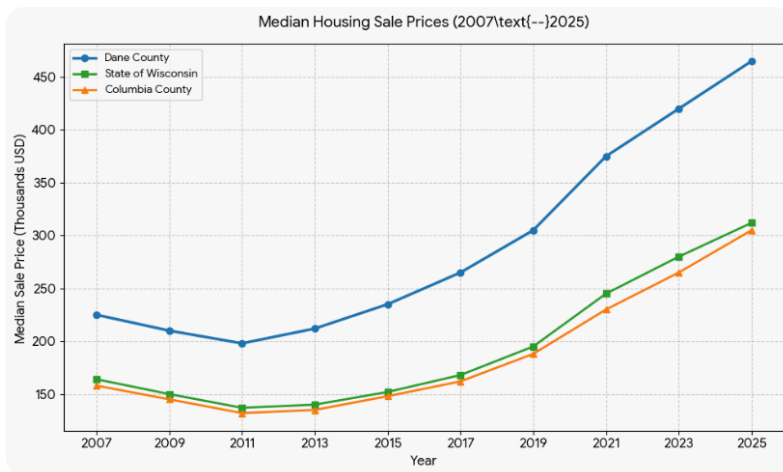
According to the US Census Bureau, GRAPI is a computed ratio of monthly gross rent to monthly household income (total household income divided by 12). The ratio is computed separately for each unit and is rounded to the nearest tenth. Units for which no rent is paid and units occupied by households that reported no income or a net loss comprise the category “Not computed.” GRAPI 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

	Columbia County		Dane County		Wisconsin	
Year	Number of Homes Sold	Median Price	Number of Homes Sold	Median Price	Number of Homes Sold	Median Price
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
2020	1110	239900	8240	348000	88710	220000
2021	1155	265000	8435	385000	89328	240000
2022	975	300000	7120	415000	77550	264600
2023	810	335000	5800	440000	64330	287000
2024	840	348000	6100	450000	67784	310000
2025	850	336000	6250	450000	71000	29125
Source: Wisconsin Realtors Association						

Table 4-10 shows data for housing sales in Columbia County, Dane County and Wisconsin

Figure 4-10 below shows the Median Sale Price of Homes for Columbia County, Dane County and Wisconsin.



Market Trajectory Insights

- **The Bottoming Out (2007–2012):** Prices dipped statewide following the Great Recession. Dane County proved more resilient due to stable government and university employment bases, while Columbia County and the state took longer to find their pricing floors. [Wisconsin REALTORS® A...](#)
- **The Velocity Phase (2020–2025):** The pandemic triggered a paradigm shift. Due to critically low inventory levels, Columbia County's median price pulled significantly ahead of the statewide average, driven by remote work expansions and buyers looking for value just outside of Madison. [Wisconsin REALTORS® ... +1](#)

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	98	\$215,000
2021	94	\$212,000
2022	85	\$222,000
2023	68	\$225,700
2024	74	\$230,000
2025	71	\$318,500

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 since 2015. This is not surprising because the

housing market in South Central Wisconsin has been on the upswing. However, recent supply challenges and interest rates have slowed sales.

Existing Housing Stock and Composition

The City of Columbus maintains a housing inventory heavily weighted toward low-density residential development. According to recent housing data, **76.5 percent** of the city's current housing stock consists of **single-family detached homes**.

The remaining inventory is split almost evenly between mid-density options and higher-density complexes. **Missing Middle housing**—which includes duplexes, triplexes, fourplexes, townhomes, and courtyard apartments—comprises **13.5 percent** of the local inventory. **Large multifamily housing** (structures featuring 12 or more units) accounts for the final **10 percent** of Columbus's total housing infrastructure.

Columbus Housing Stock Mix



Analysis and Planning Implications

This highly skewed breakdown highlights several structural housing challenges and opportunities that Columbus must navigate over the 20-year planning horizon:

- **The "Missing Middle" Gap:** While historical building permit trends from the past decade show a slight bump in multifamily construction, the 13.5% Middle Housing baseline suggests a lack of transitional housing choices. Expanding these types of units provides critical, naturally affordable options for young professionals, down-sizing seniors, and moderate-income families who want a yard or neighborhood feel without the cost of a large detached home.
- **Infrastructure and Workforce Alignment:** With regional economic growth putting pressure on local inventories, a housing stock dominated by three-quarters single-family homes risks pricing out the local workforce. Strategically introducing missing middle and multi-family developments along key transit and municipal service corridors ensures efficient infrastructure utilization while diversifying the tax base.
- **Balancing Demographics and Preferences:** Community surveys indicate evolving preferences regarding future density. Future land-use policies must balance the strong historical legacy of single-family neighborhoods with targeted zoning updates. Allowing accessory dwelling units (ADUs), small-scale multi-family options, and senior living cottages in appropriate districts will be vital to creating a resilient housing market.

Projections of Housing Needs

Communities can shape housing type mixes and growth rates by various policies. Determining housing demand for the next twenty years is essential to the City of Columbus overall resiliency.

Future housing needs based only on past development data:

According to Columbus building permit records, local development trends have historically moved in cycles:

- The 10-Year Average: From 2010 to 2020, Columbus added 154 total units (110 single-family and 44 multifamily units), averaging roughly 15.4 units per year.
- The Market Split: Units built during that decade were split 71.4% single-family and 28.6% multi-family/middle housing.
- Supply challenges and interest rates continue to impact home sales, prices, and rents.
- 20-Year Projection: Multiplying 15.4 units per year by the 20-year planning horizon results in 308 total units

Overview of Growth Scenarios (20-Year Horizon)*

Metric / Housing Type	Low Growth (Stabilization)	Medium Growth (Recommended Trend)	Fast Growth (High-Density Corridor)
Annual Growth Rate	0.3% / year	0.95% / year	1.5% / year
Total 20-Year Unit Demand	185 Total Units	600 Total Units	1,000 Total Units
 Single-Family (Current: 76.5%)	133 Units (72%)	330 Units (55%)	450 Units (45%)
 Middle Housing (Current: 13.5%)	33 Units (18%)	150 Units (25%)	300 Units (30%)
 Large Multifamily (Current: 10.0%)	19 Units (10%)	120 Units (20%)	250 Units (25%)

*Various factors can impact growth and development including proximity to Madison, Hwy 151, land availability, interest rates, employment, and total household income.

< insert goals and objectives here >