DATA FOR THE HOUSING NEEDS ASSESSMENT UPDATE

Baraboo housing: key figures for the needs assessment update

Offered to the Baraboo CDA housing committee | Compiled by Eleanor Dutton | November 17, 2026

Summary

- **Production trails projected demand.** The City's 2022 housing study projects demand of about 410 homes a year through 2026. Permits show about 84 a year from 2020 through 2023, and the best recent year, 2022, built 130.
- **The rental market is tight and costly.** 37% of households rent, about 2% of rentals sit vacant (5–7% is considered healthy), and 46% of renter households spend 30% or more of income on housing. Renters' median income is $39,899, against $69,750 for all households.
- **The housing stock is old.** About 27% of homes were built before 1940 and roughly 54% before 1978, when lead paint was banned for homes.
- **LLCs own a notable share of homes.** 276 of the City's 3,840 residential parcels with a building are owned by an LLC; an estimated 160 of those were built before 1978.
- **Needs cluster by neighborhood.** Alder Districts 2, 4 and 6 hold the most modest owner-occupied homes and modest rentals (Exhibit 5). One block group, around Lake and Walnut Streets, has a low/moderate-income share above HUD's 51% threshold (Exhibit 6).
- **Ownership sits at the edge of reach.** At November's 7.11% rate, a $210,000 home takes about $73,850 a year to carry, right at the 80% income limit for a family of three in Sauk County.

About the compiler. Eleanor Dutton lives in Baraboo and is developing Sprout: Homegrown Housing, a proposed nonprofit acquisition-rehab and lease-purchase program. She has a background in urban planning, with graduate study underway, and policy experience with regional and municipal governments, including helping design the Dane County Opioid Settlement Plan. She offers these figures as inputs for the committee to verify and use.

Official: taken from a government source (City, State, Census, HUD)

Sprout count: counted by Sprout from public tax-roll records

Estimate: calculated from official data; method stated

Needs City check: from a City document but not yet confirmed by staff

Commercial: from a private data source

EXHIBIT 1

Supply and production

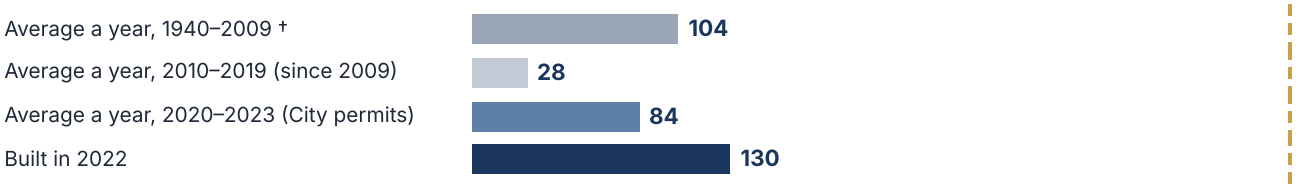
Measure	Figure	Source and date	Status
Housing units in the City	**6,464 (±309)** 5,776 in the 2020 Census	U.S. Census Bureau, ACS 2020–2024, table B25001; 2020 Census	Official The 2022 study and 2023 ED report cite 5,542, an ESRI commercial estimate
Projected demand, 2022–2026	**2,050 units, about 410 a year**	City of Baraboo 2022 Housing Study (June 2022; The Windward Group, Redevelopment Resources), pp. 20–21	Official The 2023 ED report states 450 a year; the study says 410. The study's sector rows add to 2,312, not 2,050
Average built a year, 1940–2009	**104**	City, Economic Development Report for 2023	Needs City check Can't be reproduced: surviving homes from 1940–2009 average about 63 a year (ACS), 52 (2022 study). Demolitions explain some of the gap
Average built a year since 2009	**28**	Same report	Official Consistent with ACS: 314 surviving units built 2010–2019, about 31 a year

Measure	Figure	Source and date	Status
Units built 2020–2023	**337 (about 84 a year)**	City Inspection and Zoning Dept., as cited in the draft 2040 Comprehensive Plan (July 2024), p. 30	Official Production has roughly tripled since the 2010s, still well short of 410
Built in 2022	**130**	City, Economic Development Report for 2023	Needs City check Falls inside the 337 for 2020–2023; a single-year figure needs City permit records
Proposed pipeline	**1,451 units**	Same report: 227 houses, 1,000 apartments, 224 duplexes or condos	Needs City check Which were built since 2023 needs a City update
Population, Jan. 1, 2025	**13,190 (+5.05% since 2020)**	Wisconsin DOA, 2025 final municipal estimates	Official

EXHIBIT 2

Homes built a year against projected demand

Units per year, City of Baraboo. Bars to scale. Dashed line: projected demand of about 410 a year (2022 Housing Study).



Sources: City Economic Development Report for 2023 (1940–2009, since 2009, 2022); City Inspection and Zoning Dept. via the draft 2040 Comprehensive Plan (2020–2023). † Not reproducible from Census counts of surviving homes; source requested from City staff.

EXHIBIT 3

Housing stock, condition and ownership

Measure	Figure	Source and date	Status
Homes built before 1940	**26.7% (1,725 of 6,464)**	ACS 2020–2024, table B25034	Official
Homes built before 1970	**46.6% (3,014)**	Same	Official
Homes built before 1978 (lead-paint ban)	**About 54%**	Same; the 1970s decade split evenly	Estimate The Census doesn't break at 1978
Single-family detached	**57.6% (3,724)**	ACS 2020–2024, table B25024	Official
Homes in 2–4 unit buildings	**11.1% (715)**	Same	Official
Residential parcels with a building	**3,748 (2025 roll); 3,840 (2026 roll)**	Statewide Parcel Map V12; City 2026 assessment roll (July 2026)	Sprout count Parcels, not housing units: a duplex is one parcel
Of those, valued at $210,000 or less	**1,102 (about 3 in 10)**	V12, estimated fair market value, 2025 tax bills	Sprout count
Residential parcels with a building owned by an LLC	**276 (about 1 in 14)**	City 2026 assessment roll, "LLC" in owner or mailing name	Sprout count Of 777 LLC parcels of all kinds. 29 are units in one 2023 condo building; 63 had no building on the 2025 roll
Of those, built before 1978	**About 160 (95% range 120–195)**	Random sample of 40 City assessor records (Accurate Appraisals)	Estimate A Census block-group method gives about 143, inside the range

EXHIBIT 4

Tenure, incomes, prices and affordability

Measure	Figure	Source and date	Status
Households that rent	**37.2% (2,270 of 6,108)**	ACS 2020–2024, table B25003	Official Current period
Median household income	**$69,750 (±$9,019)**	ACS 2020–2024, table B19013	Official Wide margin of error
Renters' median household income	**$39,899 (±$7,096)**	ACS 2020–2024, table B25119 (owners: $95,085 ±$14,736)	Official
Median gross rent	**$940 (±$51)**	ACS 2020–2024, table B25064	Official Includes long-tenure leases; lags new asking rents
Rental vacancy	**About 1.9%**	ACS 2020–2024, B25004 (44 ±49 units for rent)	Official 2022 study calls 5–7% healthy. Margin is wide
Homeowner vacancy	**About 0%**	Same (0 ±16 for sale)	Official
Renters paying 30%+ of income for housing	**46% (1,000 of 2,171)**	ACS 2020–2024, table B25070	Official 23% pay 50% or more
Owners paying 30%+ of income	**18.8% with a mortgage; 11.9% without**	ACS 2020–2024, table B25091	Official
Typical sale price	**$324,823 (June 2026)**	Redfin, Baraboo housing market	Commercial MLS-based monthly median; small-market swings. ACS owner-estimated median value: $222,100 ±$12,202
Income limit, 80% of median, 3 people	**$74,250**	WHEDA, 2026 income limits (effective May 1, 2026)	Official
Income at 60% of median, 3 people	**$55,680**	WHEDA 2026 100% limit ($92,800) × 0.6	Official
30-year fixed mortgage rate	**7.11% (Nov. 12, 2026)**	Freddie Mac, Primary Mortgage Market Survey	Official Weekly series; recheck before use
Monthly cost, $210,000 home, 3% down	**About $1,846**	Sprout estimate at 7.11% with $400 taxes and insurance and about $76 mortgage insurance	Estimate
Income needed to carry it at 30%	**About $73,850**	Same	Estimate Right at the 80% limit; a quarter-point swing moves it either side

EXHIBIT 5

Where the homes are, by alder district

Counts of residential parcels with a building (2025 tax roll), placed in 2022 alder districts using Sauk County GIS. **Owner-occupied** = tax-bill mailing address matches the property. **Likely rentals** = not owner-occupied by that test (also catches second homes, vacant homes and PO-box owners). **≤ $210k** = estimated fair market value. **Est. pre-1978** = each rental weighted by the share of rentals built before 1978 in its block group (ACS B25036). *LLC-owned homes that already had a building on the 2025 roll (2026 roll owner names). Counts only; no owner is identified.

District	Most common streets	Residential parcels	Owner-occupied, ≤ $210k	Likely rentals, ≤ $210k	Est. pre-1978 of those rentals	LLC-owned homes*
1	10th, 11th, 6th, 9th St	528	96	38	24	13
2	2nd, 3rd, 4th St, Mound St	457	110	64	54	45
3	Lake St, Inverness Ter, Silver Dr, Parkside Ave	415	97	26	14	15
4	Russell St, Badger Dr, Quarry St, Blake St	360	144	50	24	21
5	2nd Ave, Lynn Ave, Carpenter St, Moore St	150	24	31	15	10
6	3rd, 5th, 7th, 8th Ave	473	127	82	74	47
7	Iroquois Cir, Bascom Hill Dr, 9th Ave, Crawford St	460	27	16	12	15
8	15th St, Tillberry Dr, 20th, 21st St	395	28	12	2	14
9	East St, Ash St, 6th, 8th St	479	89	37	30	33
City	(31 parcels lacked a location)	**3,748**	**745**	**357**	**249**	**213**

Districts 2, 4 and 6 hold the most modest owner-occupied homes and the most modest likely rentals. District 6 (the Avenues west of downtown) has the largest estimated count of older, modest rentals.

EXHIBIT 6

Neighborhoods by Census block group

Block group	Most common streets	Owner-occupied, ≤ $210k	Likely rentals, ≤ $210k	HUD low/mod income share	Median household income
Tract 3.01, BG 2	Lake St, Inverness Ter Ct, Walnut St, Blake St	134	55	**57.9% ±13.8**	$74,620 ±31,139
Tract 3.02, BG 1	3rd, 4th, 5th, 7th Ave	104	59	35.7% ±14.2	$84,615 ±15,188
Tract 3.03, BG 1	Russell St, Badger Dr, Lynn Ave, 2nd Ave	86	50	44.2% ±12.6	$73,158 ±17,104
Tract 4.01, BG 1	9th, 10th, 11th, 12th St	88	21	49.3% ±13.5	$43,603 ±31,539
Tract 4.02, BG 1	Ash St, Oak St, 6th, 7th Ave	41	46	50.9% ±14.9	$60,625 ±20,500
Tract 4.02, BG 2	2nd, 3rd, 5th St, Mound St	88	30	33.7% ±11.0	$78,947 ±6,604
Tract 4.02, BG 3	2nd, 3rd, 5th, 6th St	75	40	37.0% ±18.9	$85,500 ±30,033
Tract 4.01, BG 2	9th, 14th Ave, Crawford St, Ash St	51	30	22.4% ±12.0	$100,036 ±32,922
Tract 3.01, BG 1	Parkside Ave, Silver Dr, Spruce Dr	45	9	42.2% ±13.0	$59,601 ±3,733
Tract 4.01, BG 4	15th St, Tillberry Dr, 20th, 21st St	24	11	29.9% ±10.9	$93,824 ±35,661
Tract 4.01, BG 3	Iroquois Cir, Bascom Hill Dr	6	4	45.1% ±12.9	$98,125 ±13,655

HUD low/mod share = share of residents in households under 80% of area median income (HUD Low/Mod Income Summary Data, ACS 2016–2020). 51% or more qualifies an area for CDBG activities that benefit a whole area. It does **not** decide eligibility for regional CDBG housing repair loans, which go to income-qualified owner-occupants with enough equity to secure the loan. Incomes are ACS 2020–2024 with very wide margins: read them as a ranking.

Limits and trade-offs worth weighing

- The City's stated need is for **new** units. Acquisition-rehab, Sprout's model, adds no net units; it changes who owns and occupies existing homes and improves their condition.
- Each rental converted to an owner-occupied home is one fewer rental, in a city where 37% of households rent and rental vacancy is about 2%. At four homes the effect is small; it grows with scale.
- At the November 12 rate, a $210,000 home sits right at the limit for a family of three at 80% of median income, and about $57,000 out of reach at 60% (figured at October's rate). No source for the 60% gap is confirmed.
- Housing units (Census, 6,464) and residential parcels (tax roll, 3,840) measure different things. Ratios built on one shouldn't be read against the other.
- The modest owner-occupied homes in Exhibit 5 are a starting list for repair outreach, not an eligibility count: income and equity aren't on the tax roll.

Gaps the committee may want to fill

- **Year built for every parcel:** a records request to the City assessor (Accurate Appraisals) would replace the estimates in Exhibits 3 and 5 with counts. The County's building layer has year built for under 5% of City buildings.
- **Units built since 2023,** by year, from City permit records and the Census Building Permits Survey, checked against the 1,451-unit pipeline.
- **Cost burden by income:** HUD CHAS data for Baraboo city.
- **Household projections:** the draft Comprehensive Plan uses DOA projections released in 2013 (6,385 households by 2030); the ACS already counts 6,108. A newer DOA release should be checked.
- **2026 rent limits:** HUD Fair Market Rents for Sauk County, taken from HUD USER directly (third-party sites conflict).

Sources

City of Baraboo, 2022 Housing Study (June 2022). baraboo.govoffice2.com, search "Baraboo Housing Study 2022 FINAL"

City of Baraboo, Economic Development Report for 2023. baraboowi.gov

City of Baraboo, draft 2040 Comprehensive Plan (July 2024), Chapters 2–3

City of Baraboo, 2026 assessment roll (Initial Roll, July 9, 2026)

City assessor property records: accurateassessor.powerappsportals.com/RealEstateSearch

U.S. Census Bureau, ACS 2020–2024 5-year estimates (B19013, B25001–B25004, B25024, B25034, B25036, B25064, B25070, B25091, B25119); censusreporter.org, Baraboo city

Wisconsin State Cartographer's Office, Statewide Parcel Map V12 (2026), Sauk County 2025 roll. sco.wisc.edu/parcels/data

Sauk County Land Information/GIS: 2020 alder districts, wards and Census blocks

HUD, Low to Moderate Income Population by Block Group (ACS 2016–2020)

Wisconsin DOA, 2025 final municipal population estimates. doa.wi.gov

WHEDA, 2026 income limits. wheda.com

Freddie Mac, Primary Mortgage Market Survey. freddiemac.com/pmms

Questions or corrections are welcome. A method note covering how each count was made is available on request.