Green Bay WISCONSIN

Housing Market Study

October 6, 2020 FINAL
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DEFINITIONS

Affordable Housing:
Housing that serves lower-income residents, typically households earning 80% of the area median income (AMI) as calculated by the US Department of Housing and Urban Development (HUD).

Housing Affordability:
The measure of how much a household can spend toward total housing cost. The widely accepted standard for affordability states that a household should spend no more than 30% of their gross income toward housing costs.

Workforce Housing:
Housing that is affordable to the workforce in a community. Because incomes within the workforce vary, a range of housing options is needed to fit the needs of the community.

GLOSSARY

ACS: American Community Survey (Census Bureau)
AMI: Area Median Income
DOA: (Wisconsin) Department of Administration
HUD: (US Department of) Housing and Urban Development
INTRODUCTION
The purpose of this study is to help the City better understand its housing market and the housing market in surrounding communities (Allouez, Ashwaubenon, Bellevue, Suamico, De Pere and Howard) – the secondary market. This study examines the existing balance between housing demand and supply by analyzing data, talking to housing experts, and understanding local residents’ experiences. Based on this examination, gaps in the number, type, price point and location of housing units in Green Bay are indicated. To close these gaps and improve housing options in the City, this study lays out a toolbox of targeted strategies.

HOUSING GAPS & OPPORTUNITIES
Using both conservative and high growth scenarios to arrive at a range, the City will need the following to meet projected housing demand by 2040:

- **3,314 - 7,441 rental units (140 - 310/year)**
  This equates to approximately the following per year, based on current rental pricepoints and HUD FY2020 income categories:
  - 75-170 units with monthly rent up to $1,030
  - 50-110 units with monthly rent between $1,150-$1,650
  - 15-30 units with monthly rent greater than $1,440

- **4,052 - 9,098 owner-occupied units (170 - 375/year)**
  This includes attached and detached units and equates to the following per year, based on current ownership price points and HUD FY2020 income categories:
  - 35-75 units priced up to $158,000
  - 35-75 units priced between $178,000-$248,000
  - 100-225 units priced greater than $217,000

IMPLEMENTATION
(refer to pages 80-84 for more detail)

**Goal**
The City’s primary housing goal is to Build Healthy Neighborhoods. Healthy neighborhoods have:

- Varied housing types, sizes and price points, including both owner- and renter-occupied units. This enables more people to stay in the neighborhood as housing needs shift, and it limits future instability due to changes in the housing market.
- Sidewalks and urban design features that make walking pleasant and safe (whether for transportation or for pleasure).
- Convenient access to public transit and daily needs retail and services.
- Quality parks and open space.
- Community gather places, including both public venues (e.g. community center) and private venues (e.g. coffee shops).
- Active neighborhood associations and public or quasi-public places to meet within or near the neighborhood.

Communication Strategies
1. Establish Housing Committee—The Housing Committee can be the driving force to implement this plan, provide oversight on the development and administration of funding programs, support public outreach about the City’s housing needs and programs, and support updates to this plan as the market shifts and outside funding programs change.

2. Improve Staff & Developer Communications & Processes—Improve the experience for developers by coordinating feedback and sign-off from each department during the development review process. Increasing efficiency should also decrease costs to developers.

Initiatives
3. Assist & Grow Neighborhood Associations—Promote neighborhood identity and social cohesion through neighborhood associations. Use neighborhood associations as a way to engage residents in planning efforts and developments.

4. Retain Inventory of and Market City-Owned Redevelopment Properties—Continue maintaining a repository of properties owned by the RDA and
EXECUTIVE SUMMARY

incentives offered for residential and other types of development.

Regulation

5. Amend Comprehensive Plan—Update Future Land Use Map to include more flexibility in residential and mixed use areas.

6. Examine Waiving or Reducing Development Fees—Consider waiving or reducing fees on a case-by-case basis to encourage affordable housing and reduce costs to developers.

7. Increase Code Enforcement for Converted Single-Family Rentals—Create a targeted rental inspection program in areas with large number of single-family homes converted to rentals.

8. Streamline Approval Process for Affordable Housing—Streamline approval process for housing projects that include affordable units to offer an incentive to include these types of units in developments.

9. Reduce Parking Requirements for Affordable Housing—Consider reducing parking requirements for affordable multi-family developments located within a certain distance (1,000 to 1,500 feet) of a bus stop.

10. Review Requirements for Landscaping and Building Materials in Zoning Code—These elements can drive up developer costs. Review requirements for landscaping and hardscaping materials to see if any requirements can be softened or if there are materials that could be used to offer the same aesthetic at a lower price point.

11. Adopt Policies That Encourage Accessory Dwelling Units (ADUs)—Consider permitting ADUs by right in all residential areas. A requirement could be added that the property owner live on-site.

12. Enable Cottage Courts Through PUDs—Explore areas where cottage courts could be possible in the City and assemble and promote these areas to developers through the RDA.

13. Create a Rural Holding (RH) Zoning District—Create a Rural Holding District in the City’s Zoning Code for undeveloped Land. The purpose of the district should be to hold land as agricultural or open space until it is ready to be placed into regular zoning classification such as R-1, R-2, etc.

Funding

14. Create an Affordable Housing Trust Fund—Create an Affordable Housing Trust Fund as a general purpose vehicle that can serve various affordability initiatives anywhere in the City.

15. Utilize Tax Increment Financing for Affordable Housing Incentives—Use TIF for the construction of infrastructure to encourage the development of housing.

16. Utilize Tax Increment Financing—Affordable Housing One-Year Extension—Hold open TIF Districts that are about to be closed for one additional year beyond their planned or maximum duration to generate funds that can be used anywhere in the City for affordable housing.

17. Promote the Use of the Federal and State Low Income Housing Tax Credit (LIHTC) Program—Support and encourage developer use of LIHTC. Affordable Housing Trust Funds could be used as local match for LIHTC.

18. Market Opportunity Zones—Promote the four areas in the City that qualify under this program offering opportunity for private investment and development of workforce housing.

19. Increase Use of Downpayment Assistance—Promote Wisconsin Housing and Economic Development Association (WHEDA) and Federal Home Loan Bank of Chicago (FHLBC) downpayment assistance programs.

20. Amend Rental Conversion Program Policy—Consider the following changes to the City's rental conversion grant program: 1) at least 10% of funds must be used for exterior renovations; and 2) increase the maximum amount of the grant.

Partnerships

21. Support Habitat for Humanity, NeighborWorks Green Bay and Other Affordable Housing Providers—Maintain supply of lots for new home construction.

22. Form Working Groups with Major Employers—Convene major employers annually to discuss housing issues and initiatives.

23. Coordinate with the University of Wisconsin-Green Bay and Northeast Wisconsin Technical College (NWTC)—Work with the University to update its campus plan every 5-10 years. A big component of the plan should be plans to house students within the community. Partner with NWTC and the Department of Workforce Development to encourage people to seek training in building trades.
This study was commissioned by the Redevelopment Authority (RDA) of the City of Green Bay. The RDA has identified housing as a critical issue that needs to be addressed to improve Green Bay and grow its economy based on feedback from various stakeholders. The purpose of this study is to help the City better understand its housing market and the housing market in surrounding communities (Allouez, Ashwaubenon, Bellevue, Suamico, De Pere and Howard), and to craft targeted strategies to improve housing options.

There are two parts to the Green Bay housing supply. The first is all of the housing in Green Bay and the second is all of the housing outside of Green Bay for people who go to school or work in the City. The housing in Green Bay is the easiest to measure and analyze, and is the part that the City has the most control over. The housing outside the City is a bit harder to quantify and qualify, but it is nevertheless important to our understanding of the overall market. This report attempts to document conditions and trends in the overall market, including an understanding of why people are choosing to live where they live.
STUDY PROCESS

This study uses a variety of methods and data to understand the housing market. Objective, measurable data were collected from the City, Brown County, the Multiple Listing Service (real estate listings and sales), the State of Wisconsin, the U.S. Department of Housing and Urban Development and the U.S. Census Bureau. The City is compared to surrounding communities and wider context (county, state, nation) in a variety of ways, and also compared to itself in the form of time-series data that reveal trends. This study also incorporated a series of interviews with people familiar with the housing market—the housing experts, and a community survey of area residents and employees.

Project Oversight

The study was initiated by the Redevelopment Authority of the City of Green Bay. City Staff from the Department of Community and Economic Development met four times during the study process: first in January 2020 for a kickoff discussion of issues and opportunities facing the City and region, then in February to prepare for interviews and the community survey, next for a presentation and discussion of the first draft of the study in August and finally for a public meeting presentation of the final plan in September.

Interviews

The project team met and interviewed a variety of people with knowledge and insight about the local housing market, including realtors, lenders, builders, landlords, students and employers. These interviews were conducted in May 2020.

The feedback collected in these interviews often gravitated to similar topics and viewpoints, reflecting a strong shared understanding of how the local housing market functions. This feedback is described in the following chapters. In a few cases the interviewees were not in agreement on a topic—these differing viewpoints are noted.

There was one question of particular interest that we asked near the end of every interview:

“What role do you see for the City to influence the housing market?”

A summary of noteworthy responses to this question follows, in no particular order:

1. Build neighborhoods near large employers. Although residential development may not traditionally be encouraged near industrial properties, creating homes near jobs so that people can walk to work will benefit everyone.
2. Find ways to hold landlords accountable for the quality and upkeep of their units.
3. Offer incentives that can be provided through the TIF Affordable Housing Extension. The City could give developers loans up front for utility extensions because banks often won’t finance this.
4. Improve communication between City and housing experts/organizations in the community to identify opportunities and solutions to housing challenges.
5. Streamline the application approval process within the City to shorten the time between when developers submit an application and when they are able to begin development. When decisions are delayed until the last minute, developers lose money.
6. Encourage a variety of non-traditional housing types (tiny homes, mixed use).
7. Encourage development of market rate and affordable housing.
8. Focus on parks, trails and other amenities that people want in a community.

Community Survey
A community survey was conducted April 2020. The survey was offered online. In total the survey had approximately 968 responses, including 74 in the Spanish version of the survey. The survey was promoted via notices in the paper, social media, websites, and through email. The full responses are provided in Appendix B. Relevant findings are featured throughout the following chapters.

DEFINITIONS
The terms ‘housing affordability’, ‘affordable housing’ and ‘workforce housing’ are often used interchangeably, however they have different meanings. These terms are defined here to aid in understanding the analysis and recommendations in this study.

Affordable Housing
Affordable housing is housing that typically serves the lowest-income residents of a community. Generally this includes residents with no income up through residents making 80% the area median income. Income limits calculated by the US Department of Housing and Urban Development (HUD) give ranges for which housing market service levels are measured. The income limits for Green Bay are determined using the Green Bay Metro FMR (Fair Market Rent) area. Current 2020 Income limits for the Green Bay Metro area are shown in the figure below.

Funding for newly constructed affordable housing almost always comes from subsidies that offset costs of construction and/or operation. This allows rents to be set at a certain price that is manageable for low-income households based on the HUD income limits that come out every year. The price also takes into consideration families’ other expenses such as food, childcare, transportation and healthcare. Other forms of affordable housing include:

- Naturally Occurring Affordable Housing (NOAH)
- Housing Operated by Non-Profits
- Vouchers, Tax Credits, Other Federal Programs

<table>
<thead>
<tr>
<th>FY 2020 Income Limit Area</th>
<th>Median Family Income for Family of 4</th>
<th>FY 2020 Income Limit Category</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$82,300</td>
<td>Extremely Low Income 30% AMI</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$17,300</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Very Low Income 50% AMI</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$28,850</td>
</tr>
<tr>
<td>Low Income 80%AMI</td>
<td></td>
<td>$46,100</td>
</tr>
</tbody>
</table>

Figure 1. FY 2020 Income Limits for Green Bay HUD Metro Fair Market Rent Area
Source: US Department of Housing and Urban Development
**Housing Affordability**
Housing affordability is a measure of how much a person or household can spend toward total housing cost. This measure is relative to income, meaning that higher-income households have a wider selection of homes that would be affordable, while lower-income households generally have fewer affordable options within the housing market.

The widely accepted standard for affordability states that a household should spend no more than 30% of their gross income toward housing costs. This standard is the same for owners and renters. For renters this also includes utilities and renters insurance. For homeowners this includes principal, interest, taxes, insurance and utilities.

Income categories are calculated by HUD, and used to determine appropriate monthly housing costs across different regions. For the Green Bay Metro region, affordability limits are show below. For example, in Green Bay a household earning 100% of the area median income could afford a $307,400 home or a monthly rent of $2,058. In contrast, a household earning 50% of the area median income could afford a $158,200 home or a monthly rent of $1,029.

**Workforce Housing**
Workforce housing is housing that is affordable to the workforce in a community. Because incomes within the workforce vary, a range of housing options is needed to fit the needs of the community. Workforce housing also means ensuring a supply of affordable housing for employee households that earn minimum wage—and ensuring appropriately priced housing for moderate to high-income earners in both the rental and ownership markets.

Variety in the housing stock is important, as households have a variety of preferences that impact where and how they can live. Important types of variety necessary to serve area employees include structure types, sizes, locations, and price points.

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**Figure 2. Affordability Thresholds for Green Bay HUD Metro Fair Market Rent Area**
*Source: US Department of Housing and Urban Development*

<table>
<thead>
<tr>
<th>FY 2020 Income Limit Area</th>
<th>Maximum Monthly Housing Cost for Family of 4 (100% Median Income)</th>
<th>FY 2020 Income Limit Category</th>
<th>Persons in Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Green Bay, WI HUD Metro Fair Market Rent Area</td>
<td>$2,058</td>
<td>Extremely Low Income 30% AMI</td>
<td>$433</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Very Low Income 50% AMI</td>
<td>$721</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Low Income 80%AMI</td>
<td>$1,153</td>
</tr>
</tbody>
</table>
CITY OVERVIEW

Green Bay is considered Wisconsin’s earliest European settlement and was home to several indigenous peoples for hundreds of years before Europeans arrived. Both indigenous peoples and arriving white settlers used the waterways as a source of prosperity to grow and provide for their communities. The area is also crossed with abundant natural resource amenities, and Green Bay to this day is still a major shipping center through the Great Lakes. Some of the largest employers in the community are still in the paper and shipping/transportation industries.

Green Bay is currently undergoing a downtown transformation that is attracting people downtown to live, work and play. There are several new housing developments, and new opportunities for recreation, entertainment and employment that are part of this effort. This report discusses some of these recent/current developments and seeks to leverage the momentum of these efforts to ensure that the City has the housing current and future residents are looking for.
Green Bay is the largest city in Brown County and the third largest city in the State of Wisconsin. It is located on the shores of Lake Michigan, and surrounded by the communities of Allouez, Ashwaubenon, Bellevue, De Pere, Howard, and Suamico. Well connected within the region, Madison is a 2.5 hour drive, Milwaukee 2 hours, Chicago 3.75 hours, and the Twin Cities 4.5 hours.

The largest of all communities in the area, Green Bay is known for its football, lake views, and natural/recreational amenities.

One of the major tourist destinations in the State of Wisconsin, over 5.7 million tourists pass through the City and surrounding areas each year, with the number of visitors increasing on an annual basis.

Per the Green Bay Convention and Visitors Bureau, $671 million is circulated into the local economy through tourism each year, generating $43.5 million in local tax revenue that supports the City and County’s ongoing operations and improvements.
Population within the region and the City itself has displayed relative consistency throughout the past decade. The City’s secondary market (Allouez, Ashwaubenon, Bellevue, De Pere, Howard, Suamico) has shown a net population increase over the past 5 years, while the City itself has seen a net increase of 1,609 residents from 2010 to 2019. This represents a total percentage growth of 1.6%. This is the lowest growth percentage among communities in the secondary market that experienced growth over the past decade.

The growth pattern within the metro area indicates the City’s loss of potential growth to other communities. The City’s relatively low growth within strong regional growth suggests that the City could be attracting a larger share of the growth in people and housing than it currently is.

Population change is directly tied to change in the number of households and the size of those households, both of which are influenced by availability of desirable units within desired markets. Green Bay’s data indicates increases of household size (larger households and households with children), without growth in the number of households.

**Figure 3. Population Change**
Source: 2018 ACS 5-Year Estimates

<table>
<thead>
<tr>
<th>Municipality</th>
<th>2010-2019 Population Change</th>
<th>Percent Change Over Decade</th>
</tr>
</thead>
<tbody>
<tr>
<td>Green Bay</td>
<td>1,636</td>
<td>1.6%</td>
</tr>
<tr>
<td>Allouez</td>
<td>-182</td>
<td>-1.3%</td>
</tr>
<tr>
<td>Ashwaubenon</td>
<td>-83</td>
<td>-0.5%</td>
</tr>
<tr>
<td>Bellevue</td>
<td>986</td>
<td>6.8%</td>
</tr>
<tr>
<td>De Pere</td>
<td>942</td>
<td>4%</td>
</tr>
<tr>
<td>Howard</td>
<td>2,281</td>
<td>13.1%</td>
</tr>
<tr>
<td>Suamico</td>
<td>1,389</td>
<td>12.2%</td>
</tr>
</tbody>
</table>

**Figure 4. Population Growth Trends in Green Bay and Secondary Market**
Source: 2018 ACS 5-Year Estimates
The estimate of total households within the City has shown a consistent slight decline each year since 2010. This relative consistency in number of households, combined with the slight population increase, runs contrary to larger national trends of decreasing average household sizes—which directly impacts demand for existing housing stock.

Larger family sizes and new family formation is a key factor in Green Bay’s population growth, and indicates a strong base of not only families, but also youth that the City can work to convert into lifelong residents of the City over the next 20-40 years.

National trends show that most age groups are living in larger households now than they were a decade ago. This change is most transparent for adults age 35 and older. Between 2010 and 2017 there was a three percent increase in the number of adults age 35 and older living in households with at least three people. A common explanation for larger households among older adults is young adults who reside with their parents, but this could also be a parent of the householder or simply a roommate.
AGE COHORTS

Age trends are used to help predict current and future needs of the community—especially needs related to recreation, education, and service amenities (e.g. daycare).

As people continue to age, or add members to their households, their needs change as well. Since 2010, the City has seen an overall increase in population. Some age cohorts such as older children (10-19) and middle-aged adults (40-49) have decreased as students move off to college and households relocate.

There has been an increase in persons aged 20-29 and 30-39, a typical age for the formation of family households that would factor into the increase in young children (0-9). The other age range displaying a large increase is those at retirement age, from 60-69 years old. These households likely aged into this category over the decade, which is consistent with general trends of aging in the County, State, and Nation as baby-boomers reach retirement. Older households have, or will have, unique housing needs.

Figure 7. Annual Change for Age Cohorts in Green Bay
Source: 2018 ACS 5-Year Estimates

<table>
<thead>
<tr>
<th>Age Cohort</th>
<th>Total Change 2010-2018</th>
<th>Percent Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-9</td>
<td>548</td>
<td>3.69%</td>
</tr>
<tr>
<td>10-19</td>
<td>-1,023</td>
<td>-7.01%</td>
</tr>
<tr>
<td>20-29</td>
<td>707</td>
<td>4.36%</td>
</tr>
<tr>
<td>30-39</td>
<td>313</td>
<td>2.17%</td>
</tr>
<tr>
<td>40-49</td>
<td>-2,440</td>
<td>-19.16%</td>
</tr>
<tr>
<td>50-59</td>
<td>-61</td>
<td>-0.47%</td>
</tr>
<tr>
<td>60-69</td>
<td>2,414</td>
<td>32.25%</td>
</tr>
<tr>
<td>70-79</td>
<td>322</td>
<td>6.88%</td>
</tr>
<tr>
<td>80-85+</td>
<td>-98</td>
<td>-2.62%</td>
</tr>
<tr>
<td>Total Change</td>
<td>761</td>
<td>0.7%</td>
</tr>
</tbody>
</table>

Figure 8. Population by Age Group in Green Bay and Secondary Market
Source: 2018 ACS 5-Year Estimates
POPULATION PROJECTIONS

Green Bay's future population growth has been projected by the State Department of Administration (DOA). DOA projections can be used to predict future demand for community resources, housing, and municipal projections of service levels.

Currently the third largest City in the State, Green Bay does not have the same growth rate projection as other similarly sized communities and is not projected to maintain its population rank in Wisconsin. Kenosha is projected to surpass Green Bay's population by 2040 to become the third largest city in the state.

DOA projections are based on historical trends, and market forces and local policy can have a large impact on the long-term accuracy of these projections. As Green Bay has seen housing market-share loss to bordering municipalities, there is potential that a strategic investment in housing opportunities within the City could shift these projections.

The community survey administered through this study indicated that mid-tier housing is in short supply, and that younger people are more interested in moving to Green Bay after college but find homeownership out of reach. The apartment market is currently "tight", with a low vacancy rate which decreases opportunity to attract residents while increasing housing costs in a competitive market.
Household Projections

Projecting Green Bay’s future households is tied to both future population projections as well as future anticipated persons per household as demographics change and people age. Across the nation, reductions in household sizes are expected to continue through at least 2040. This is indicative of populations continuing to age, dependents leaving their family households and most likely creating their own, and longer formation periods for young-family households than existed in prior decades. Young adults are not getting married as soon and are waiting longer to start families. Projection methods for the City show a steady rise in households in Green Bay and a more rapid increase for the secondary market.

Figure 11. Household Projections for Green Bay and Secondary Market
Source: 2018 ACS 5-Year Estimates
EMPLOYMENT INDICATORS

Place of residence often coincides with location of a person’s job, though we also expect to see a high degree of mobility within a metropolitan area. The figure on the right represents inflow and outflow of the City’s workforce. The number of people that work in Green Bay is about 66,000. Of this 66,000, 46,245 live outside of Green Bay and 20,197 live in Green Bay. The second highest place of residence for workers in Green Bay is Ashwaubenon, which is not surprising as it is close to Green Bay’s downtown and business park. There are 32,275 people who live in Green Bay but work in another community.

The data also shows that people from Madison, Milwaukee and Appleton commute into Green Bay for jobs. There is a large number of workers from “All Other Locations” which includes workers who live in unincorporated areas and other small towns beyond the municipalities of the Green Bay Metro Area.

Figure 13. Place of Residence for all Workers in Green Bay
Source: onthemap.census.gov

<table>
<thead>
<tr>
<th>Place of Residence</th>
<th>Number of Workers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Green Bay</td>
<td>20,197</td>
</tr>
<tr>
<td>Ashwaubenon</td>
<td>7,358</td>
</tr>
<tr>
<td>De Pere</td>
<td>2,941</td>
</tr>
<tr>
<td>Howard</td>
<td>2,185</td>
</tr>
<tr>
<td>Bellevue</td>
<td>2,022</td>
</tr>
<tr>
<td>Allouez</td>
<td>1,322</td>
</tr>
<tr>
<td>Milwaukee</td>
<td>827</td>
</tr>
<tr>
<td>Appleton</td>
<td>816</td>
</tr>
<tr>
<td>Stamiho</td>
<td>615</td>
</tr>
<tr>
<td>Madison</td>
<td>561</td>
</tr>
<tr>
<td>All Other Locations</td>
<td>13,628</td>
</tr>
</tbody>
</table>
EMPLOYMENT INDICATORS

Figure 14. Commute Times for all Workers in Green Bay and Secondary Market
Source: 2018 ACS 5-Year Estimates

Commute times in Green Bay and the secondary market are fairly low, with the majority of workers commuting in under 24 minutes. People will drive further for a job if they cannot afford housing or find desirable housing in the community where they work.

Top Employers

Brown County and the City of Green Bay have a diverse economy with many opportunities for workers of all ages. The major industries in Green Bay are Education & Health Services; Trade, Transportation & Utilities; Manufacturing; and Professional & Business Services. There are 11 post-secondary establishments (schools) in Green Bay. These industries and top employers below provide opportunities for workers. This is why employment indicators are essential to housing. If there is not lower cost housing available for workers, they are less likely to stay in Green Bay, or come to the city. Having the housing workers at these employers are looking for is essential to the vitality of Green Bay’s economy.

Figure 15. Top Employers for Green Bay and Surrounding Areas
Source: Greater Green Bay Chamber of Commerce

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Number of Employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bellin Health</td>
<td>3,140</td>
</tr>
<tr>
<td>Humana</td>
<td>2,846</td>
</tr>
<tr>
<td>Oneida Nation</td>
<td>2,789</td>
</tr>
<tr>
<td>Schneider</td>
<td>2,626</td>
</tr>
<tr>
<td>Aurora Health Care</td>
<td>2,470</td>
</tr>
<tr>
<td>Georgia-Pacific</td>
<td>1,937</td>
</tr>
<tr>
<td>United Healthcare</td>
<td>1,823</td>
</tr>
<tr>
<td>HSHS St. Vincent Hospital</td>
<td>1,668</td>
</tr>
<tr>
<td>American Foods Group</td>
<td>1,592</td>
</tr>
<tr>
<td>Preva Health</td>
<td>1,299</td>
</tr>
<tr>
<td>JBS Green Bay</td>
<td>1,238</td>
</tr>
<tr>
<td>Wal-Mart Stores, Inc.</td>
<td>1,232</td>
</tr>
<tr>
<td>Green Bay Packaging, Inc.</td>
<td>1,187</td>
</tr>
<tr>
<td>Associated Banc-Corp.</td>
<td>1,185</td>
</tr>
<tr>
<td>Festival Foods</td>
<td>1,102</td>
</tr>
<tr>
<td>Wisconsin Public Service</td>
<td>932</td>
</tr>
</tbody>
</table>
INCOME TRENDS

Income and Earnings are key factors in housing affordability. The more income that a household earns, the more housing options that fall within their affordability threshold. A household that spends more than 30 percent of its income on housing is considered housing burdened. While incomes are mobile, meaning households can move from place to place, the physical structure of a housing unit is stationary. In practice this typically means that households often commute, choosing to live wherever they find the acceptable balance among convenience, quality, local amenities, and affordability.

As compared to communities in the secondary market, Green Bay has the lowest median income, $47,797, and the second lowest per capita income, $32,612. When comparing the County and the City, a much larger percentage of households in the City have incomes under $50,000.

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Percentage of Green Bay</th>
<th>Percentage of Brown County</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less Than 5,000</td>
<td>3.7%</td>
<td>2.4%</td>
</tr>
<tr>
<td>$5,000-$9,999</td>
<td>3.0%</td>
<td>1.9%</td>
</tr>
<tr>
<td>$10,000-$14,999</td>
<td>5.6%</td>
<td>4.3%</td>
</tr>
<tr>
<td>$15,000-$19,999</td>
<td>3.7%</td>
<td>4.9%</td>
</tr>
<tr>
<td>$20,000-$24,999</td>
<td>5.0%</td>
<td>4.1%</td>
</tr>
<tr>
<td>$25,000-$34,999</td>
<td>12.6%</td>
<td>1.2%</td>
</tr>
<tr>
<td>$35,000-$49,999</td>
<td>16%</td>
<td>13.8%</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>19.5%</td>
<td>19.2%</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>13%</td>
<td>15.1%</td>
</tr>
<tr>
<td>$100,000-$149,999</td>
<td>10.3%</td>
<td>15%</td>
</tr>
<tr>
<td>$150,000 or More</td>
<td>4.5%</td>
<td>9.2%</td>
</tr>
</tbody>
</table>

Figure 16. Income Trends for Green Bay
Source: 2018 ACS 5-Year Estimates

Figure 17. Median and Per Capita Income for Green Bay and Surrounding Areas
Source: 2018 ACS 5-Year Estimates
OVERVIEW

This section of the plan begins to explore characteristics of the housing market—housing type, age, permits, and occupancy. These are important categories to set a baseline for current and future growth potential to provide the best quality of life for current and future residents.

In brief, the majority of housing in Green Bay and the secondary market communities are single family detached homes. Green Bay’s housing stock tends to be older, with the majority of single-unit ownership homes built before 1969. Secondary market communities of Allouez and De Pere display similar unit age rates, while the remainder of the secondary market offers newer housing options as their primary market. However, in more recent years new housing starts in the City have increased, offering more options to people looking for newer homes.
A housing “unit” is a single living space—either standalone or as part of a larger structure. The most common structure type in Green Bay and the secondary market communities is detached single-unit homes, commonly referred to as single-family. The second most common structure type in the City is 5- to 9-unit structures (small apartment complexes), followed by 2-unit (duplex/twinhomes). These types of units serve an important purpose in providing choices within a market, allowing residents options as to how and where they would like to live.

**Figure 18. Housing Type by Unit**
*Source: 2018 ACS 5-Year Estimates*

<table>
<thead>
<tr>
<th>Community</th>
<th>Green Bay</th>
<th>De Pere</th>
<th>Howard</th>
<th>Allouez</th>
<th>Ashwaubenon</th>
<th>Suamico</th>
<th>Bellevue</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-unit Detached</td>
<td>25,591</td>
<td>6,107</td>
<td>5,194</td>
<td>4,515</td>
<td>4,329</td>
<td>4,285</td>
<td>3,382</td>
</tr>
<tr>
<td>1-unit, Attached</td>
<td>2,108</td>
<td>792</td>
<td>611</td>
<td>229</td>
<td>543</td>
<td>248</td>
<td>416</td>
</tr>
<tr>
<td>2 units</td>
<td>4,067</td>
<td>506</td>
<td>248</td>
<td>236</td>
<td>358</td>
<td>83</td>
<td>282</td>
</tr>
<tr>
<td>3 or 4 units</td>
<td>2,315</td>
<td>229</td>
<td>195</td>
<td>9</td>
<td>227</td>
<td>108</td>
<td>94</td>
</tr>
<tr>
<td>5 to 9 units</td>
<td>4,875</td>
<td>844</td>
<td>1,041</td>
<td>85</td>
<td>956</td>
<td>52</td>
<td>943</td>
</tr>
<tr>
<td>10 to 19 units</td>
<td>1,961</td>
<td>271</td>
<td>421</td>
<td>147</td>
<td>887</td>
<td>74</td>
<td>683</td>
</tr>
<tr>
<td>20 or more units</td>
<td>3,395</td>
<td>974</td>
<td>426</td>
<td>211</td>
<td>583</td>
<td>19</td>
<td>226</td>
</tr>
<tr>
<td>Mobile home</td>
<td>374</td>
<td>54</td>
<td>0</td>
<td>66</td>
<td>25</td>
<td>0</td>
<td>847</td>
</tr>
<tr>
<td>Boat, RV, Van, etc</td>
<td>27</td>
<td>0</td>
<td>0</td>
<td>9</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

**Figure 19. Housing Type by Unit**
*Source: 2018 ACS 5-Year Estimates*
Year of construction as shown in the graph below indicates the age of homes as estimated by the US Census Bureau. Almost one third of all residential units (30%) in Green Bay were built between 1960 and 1979, which is similar to Ashwaubenon, Allouez, and Brown County as a whole.

In the communities of De Pere, Bellevue, Howard and Suamico, the most common date of construction is from 1980-1999. Since 2000, construction appears to have decreased in Green Bay, a finding that is consistent across communities in the secondary market and is indicative of older average housing stock age in established communities.

The age of a home or apartment building is not, by itself, an adequate measure of quality or condition but can be used as an indicator. Older homes tend to have poor energy performance, higher maintenance costs, and sometimes lack things homebuyers desire such as attached garages. If not maintained, these older homes may not be desirable to potential buyers. Even if maintained, some buyers may not be interested in/able to do the maintenance and upkeep required of an older home. Focus group interviews confirmed that housing is generally older in Green Bay and in need of rehabilitation.
BUILDING PERMITS

Building Permit data allows a real-time trend of new construction starts in Green Bay. Post-recession starts in the City were consistent with larger national trends—primarily slow growth in housing construction, but continuing to climb year-to-year.

Single-unit starts have shown a steady, consistent increase over recent years before decreasing in 2019. However, for the existing housing stock there has been a dramatic increase in alteration permits after steady, slow growth from 2014-2018.

As much of Green Bay’s housing stock is older than surrounding areas, this indicates alteration and upkeep to stock that can better serve the needs of residents.

New construction of single-unit homes takes two forms within the City—either on previously undeveloped land, or through the replacement of older homes that have been “razed” (demolished).

New homes that replace older homes are represented in the building permit data in the category of “Raze Single Family Home”, which suggests significant single-unit redevelopment projects occurring on an annual basis. Permits for new multi-family properties remained low from 2014-2018 with some small building projects. In 2019 that number grew to nine in both categories of 3-4 family building and 5+ building. Alterations to multi-family buildings has stayed consistent at about 20 per year.

Figure 23. Single Family Home New Construction, Raze, and Alterations
Source: City of Green Bay

Figure 24. 3-4 Family Building and 5 or More Building Permits
Source: City of Green Bay

Figure 25. Total Number of Building Permits
Source: City of Green Bay
Crowding data is used to display the relationship between housing unit size (number of bedrooms) and household size (number of people). Households that average more than 1 person per room or 1.5 persons per room are considered to be “overcrowded” or “extremely overcrowded”, respectively.

Despite the City’s increasing household size, more than half of renter- and owner-occupied units have 0.5 or less occupants per room—they occupy homes that have excess space for their needs. This is consistent regionally within secondary market communities as well, and indicates that the City’s housing stock is in good position to accommodate growing family households.
OVERVIEW
Within the City, 44% of the housing stock is rental units. Rental units include a variety of housing types – single-family homes, duplexes, condos and multifamily residential units.

AFFORDABILITY
Household income is key to discussions about housing affordability, as income determines purchasing power for households. Using HUD’s income limits, Figure 29 shows the general monthly rent a household could afford without becoming housing cost burdened (more than 30% of gross income paid toward rent). The rents vary based on household income and household size. For a household of four earning 100% of the median income, a monthly rent of $2,058 is considered affordable (this includes utilities).

Figure 28. Housing Occupancy in Green Bay
Source: 2018 ACS 5-Year Estimates

Figure 29. Affordability Thresholds for Renters in the Green Bay Area
Source: HUD 2020 Income Limits

<table>
<thead>
<tr>
<th>Green Bay, WI HUD Metro FMR Area</th>
<th>Maximum Monthly Housing Cost (100% Area Median Income)</th>
</tr>
</thead>
<tbody>
<tr>
<td>FY 2020 Income Category</td>
<td>Persons in Family</td>
</tr>
<tr>
<td>Extremely Low (30%) Income</td>
<td>1</td>
</tr>
<tr>
<td>$433</td>
<td>$495</td>
</tr>
<tr>
<td>Very Low (50%) Income</td>
<td>2</td>
</tr>
<tr>
<td>$721</td>
<td>$824</td>
</tr>
<tr>
<td>Low (80%) Income</td>
<td>3</td>
</tr>
<tr>
<td>$1,153</td>
<td>$1,318</td>
</tr>
</tbody>
</table>
A cost burdened household is a household which pays more than 30% of its income to housing costs. Generally when a housing market is “tight”, or competitive, this drives costs up for consumers and also increases cost burden. This is true in Green Bay, as overall rates of rental housing cost burden are high, similar to many communities in the secondary market. Of those experiencing cost burden in the City, 34% are severely cost burdened (greater than 50% of income toward housing costs). Cost burden for renters is greater in Green Bay than surrounding communities. Similar to most other communities, cost burden is also greater for renters than it is for homeowners, which is a reflection of lower renter incomes, barriers to securing financing (in addition to lower incomes) and other market forces.

Cost burden in the City exists primarily with households at or below 50% median income, those considered very low or extremely low income. This signifies that the supply of rental units in the City has gaps in unit availability at the appropriate price points to serve this income group. There is a significant housing gap at the very bottom of the rental market, an undersupply of 3,715 units for those at 30% or less median income. This indicates an opportunity to better serve low-income households through income-restricted and subsidized units that ensure affordability levels not currently provided by the market.

There is a surplus of units (8,870) available at 31-50% median income. There is a shortage of 1,285 units for households between 51-80% median income, and a fairly significant shortage in units for those at greater than 80% median income (3,385 units). This indicates an opportunity to add higher-rent, high-quality rental units to the market.
The US Census and HUD assess how many households are over- and under-consuming housing. The previous figures in this chapter have suggested that higher-income households have been renting down in the market when securing housing, but what units are they actually occupying? Figure 34 shows that 9% of households above 80% median income are renting units affordable at 30% median income, 17% are renting units affordable at 50% median income.

Green Bay also has the reverse happening, households at lower incomes are renting beyond what is considered affordable to them. For households earning less than 30% median income, 33% are renting units affordable at 50% median income, 18% are renting units affordable at 80% median income and 9% are renting units affordable at greater than 80% median income. When households rent units that are more expensive than what they can afford, cost burden increases.

Adding more choices at appropriate price points will help guide consumers to desirable housing that can decrease cost burden among renters within the community. The most common response among renters in the community survey in regards to important factors in deciding where they live was cost (74%). Just over 50% of these renters responded that in the past five years, they have had to forego other needs such as food, healthcare or childcare to continue to pay for housing. This further highlights just how big an issue affordability is within the City and that there is a need for more rental units.

Thirty-five percent (35%) of the renters who took the survey said if they were to move in the future they would look to rent housing, the remaining 65% would be most interested in ownership options (both conventional and condo). So in addition to focusing on providing more affordable rental units, there should be a focus on more affordable ownership units so those options are available too. The primary barriers to purchasing a home for renters who took the survey were lack of downpayment (69%), monthly payment would be too high (57%), and too much existing debt (44%).

Figure 34. Rental Unit Consumption by Income in Green Bay
Source: 2012-2016 CHAS

52% of renters who responded to the community survey have had to forego other needs such as food, healthcare or childcare to continue to pay rent.
UNIT TYPES

There are different types of rental units available to provide choices in the housing market to meet the needs of current and potential residents in Green Bay. Fifty-one percent (51%) of rental units within the City are found in smaller building types—single-family homes, duplexes and tri- or quadplexes. Very few of the City’s apartment units are found in buildings with more than 20 units (16%). Single-family and duplex home rentals are becoming increasingly popular due to the difficulty many people have in providing a downpayment or securing loan funding to purchase a home. We estimate that there are approximately 3,200 single family detached homes in Green Bay that are rented (see map on the following page). These units offer an opportunity for people interested but unable to purchase a home, but with a tight supply of these homes, rents continue to increase.

Figure 37 indicates the number of bedrooms available in Green Bay’s renter-occupied housing units. Green Bay has the highest number of 2-3 bedroom units (21,530 total, 63% of rental stock) compared to secondary market communities. The community with the next highest number is De Pere at 2,380 units (60%) its rental stock. Something that came up repeatedly in focus groups is that there is a need for rental and owner units for families with 3 or more bedrooms.

Green Bay also has the highest number of efficiency and one-bedroom units (9,794, 28% of housing stock) compared to the secondary market. The community with the next highest number of efficiency and one-bedroom units is Ashwaubenon at 1,159 (32% of housing stock). These smaller units are often the most affordable rentals available to the community.

Figure 36. Rental Units by Type in Green Bay
Source: 2018 5-Year ACS Estimates

Figure 37. Rental Units by Bedroom in Green Bay
Source: 2018 5-Year ACS Estimates

Figure 35. Rental Units by Bedroom in Surrounding Communities
Source: 2018 5-Year ACS Estimates
For renters who took the community survey, 74% said that cost was an important factor when deciding to live at their current residence. Data shows that median rent in Green Bay is lower than all secondary market communities and Brown County. When compared to the median income in Green Bay, the median rent of $701 would be considered affordable to a household earning $28,040. Current median household income for renters in Green Bay is $30,605. Thus, for a hypothetical household earning median income could afford more than 50% of the rental units available in Green Bay. Despite Green Bay having relatively low housing costs compared to surrounding communities, there is a concern of quality of units due to age. This was something that came up in both focus group interviews and the community survey.

Median rents by bedroom also indicate that Green Bay is relatively less expensive than surrounding communities. Ranges of rental unit price show that most units rent for between $500 and $999. A $1,000 price point for rental units is the limit of affordability for a household earning $40,000 annually. A very small number of units rent for $1,500 or higher, a reflection of the aging housing stock and lack of new units that have been built recently.
Vacancy rates are an important measure of the balance between housing demand and supply in a community. A typical healthy vacancy rate for renters is around 5%. This number is typically higher than the homeowner vacancy rate because rental units are more likely to sit vacant between renters. A rental vacancy rate around 5% is an appropriate balance between supply and demand, with enough available units to offer renters choice and the ability to move in somewhere right away. If the rental vacancy rate falls, it is harder for renters to find units and easier for landlords to raise rents.

The 5-Year ACS estimates for vacancy rates contain a significant margin of error (greater than 20% for Green Bay and secondary market communities), so numbers should be reviewed cautiously. Green Bay’s rental vacancy rate is 3.8%, which is slightly lower than desirable. This estimate might not be too far off; a number of focus group participants noted that supply for rental units is tight, and it’s hard for renters to find desirable units. Increasing supply and increasing the rental vacancy rate in Green Bay would be healthy for the housing market—this would give more choices for potential residents who are looking to move to the City, and provide more options for current and future residents to self-select into housing that is appropriate in size and price point.

**Figure 41. Rental Vacancy Rates**
*Source: 2018 5-Year ACS Estimates*

Note: The 5-Year ACS estimates for vacancy rates contain a significant margin of error (greater than 20% for Green Bay and secondary market communities), so numbers should be reviewed cautiously.
Household size is important to the housing market, as larger households require units with more bedrooms so as not to be overcrowded (more than one person per room). Smaller units, efficiencies and one-bedroom units, serve to provide the most affordable option for households with one to two people. Currently, 3% of rental units in Green Bay are considered crowded. While renter households generally have smaller household sizes, Green Bay growth trends have shown increasing household sizes over recent years. The size of renter households increased from 2.16 (2010 5-Year ACS) to 2.21 (2018 5-Year ACS) during the nine year timeframe. The continued need for larger apartment units is reinforced by focus group participants who noted there is a lack of units with three or more bedrooms in Green Bay.

Within the City, 19% (3,544) of rental units contain three or more bedrooms. Considering increasing household sizes, this submarket will remain an important component to new development in the City. According to 2018 5-Year ACS estimates, 29% (5,445) of renter-occupied housing units have household sizes of three people or more. This indicates there is a shortage of approximately 1,900 units with three or more bedrooms. This shortage of “family units” is further reinforced by the 46% of renter households who have at least one child under the age of 18 (2018 ACS).

---

**Figure 42. Renter Occupied Units by Bedroom in Green Bay**

*Source: 2018 5-Year ACS Estimates*
AGE OF STOCK

Green Bay’s rental market consists of a variety of housing types with different time periods of construction. Approximately 64% of the City’s rental housing stock was built before 1980, and 17% was built 1939 or earlier. Older units are typically more affordable to renters, while newer units offer opportunities to rent at a higher price point. See the following page for location of multi-family units by age. The majority of the oldest units are located near downtown, while the newer units are located further out.

Older units in the City that are rental units have limited risk of contaminants such as lead-based paint, however other health concerns come with age and compounded disrepair. Of respondents who took the survey, 63% of renters viewed their rental units as in either “excellent” or “good” condition. Although only 9% of renters stated the condition of their units was “poor”, anecdotal evidence from focus groups supported the idea that there is a lack of desirable rental units in the City. In particular, concerns about quality and livability of units is greatest for households who are low income and have few rental options available/landlords who are willing to rent to them.

*Figure 43. Year Built for Rental Units in Green Bay*
*Source: 2018 5-Year ACS Estimates*
DEVELOPMENT EXAMPLE

The following analysis shows estimated costs for a new one-bedroom apartment in Green Bay. Costs include construction costs, taxes, operating expenses and reserves for maintenance and vacancies. A break even monthly rent for this unit would be $1,280. The table at the bottom of the page shows that this unit would not be considered affordable for very low and extremely low-income households in Green Bay. If underground parking were added into the cost of this unit, the monthly break even rent is $1,660. This is not considered affordable for any low-income household.

If not subsidized to lower rents, new construction can offer expanded housing opportunities for those with higher levels of income, which can free up housing at lower price points.

**Figure 44. 1-Bedroom Rental (New Construction)**
*Source: MSA Calculations*

<table>
<thead>
<tr>
<th>Typical 1-Bedroom Rental Construction &amp; Land Cost = $130,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity to Cost Ratio</td>
</tr>
<tr>
<td>Required Equity</td>
</tr>
<tr>
<td>Annual Pre-tax Distribution Rate</td>
</tr>
<tr>
<td>Cash Payments for Equity</td>
</tr>
<tr>
<td>Net Operating Income</td>
</tr>
<tr>
<td>Operating Expenses (2%)</td>
</tr>
<tr>
<td>Real Estate Taxes (2019 Effective Tax Rate of .024074789)</td>
</tr>
<tr>
<td>Replacement Reserve</td>
</tr>
<tr>
<td>Effective Gross Value</td>
</tr>
<tr>
<td>Vacancy (5% required assumption)</td>
</tr>
<tr>
<td>Gross Potential Income</td>
</tr>
<tr>
<td>Breakeven Annual Rent</td>
</tr>
<tr>
<td>Breakeven Monthly Rent</td>
</tr>
</tbody>
</table>

**Figure 45. Affordability for 1-Bedroom Rental New Construction**
*Source: HUD 2020 Income Limits*

<table>
<thead>
<tr>
<th>Green Bay, WI HUD Metro FMR Area</th>
<th>Maximum Monthly Housing Cost (100% Area Median Income) $2,058</th>
</tr>
</thead>
<tbody>
<tr>
<td>FY 2020 Income Category</td>
<td>Persons in Family</td>
</tr>
<tr>
<td>Extremely Low (30%) Income</td>
<td>1</td>
</tr>
<tr>
<td>Very Low (50%) Income</td>
<td>$433</td>
</tr>
<tr>
<td>Low (80%) Income</td>
<td>$721</td>
</tr>
<tr>
<td>Extremely Low (30%) Income</td>
<td>$1,153</td>
</tr>
</tbody>
</table>
OVERVIEW
Owner-occupied units comprise 56% of all units within Green Bay. The most common type of ownership property is single-family homes (91% of all owner occupied units). Other less common owner-occupied unit types include duplexes, townhomes (often condominiums) and mobile homes.

Figure 46. Owner-Occupied Housing Units by type for Green Bay
Source: 2018 5-Year ACS Estimates

Condominium Ownership: A group of housing units where homeowners all own their individual unit space and share ownership of common use areas and/or building elements. The individual units typically share a wall.
AFFORDABILITY

Household income is key to discussions about housing affordability, as income determines purchasing power. Using HUD’s income limits, the table below shows the general purchase price a household could afford without becoming housing cost burdened (more than 30% of gross income paid toward housing). These amounts vary based on household income and household size. For a household of four earning 100% median income, $82,300, a purchase limit of $307,400 is considered affordable. Assumptions under this scenario are for a 30-year fixed mortgage and assume a $10,000 downpayment, a 3.958% interest rate, home insurance, PMI (private mortgage insurance) and a 1.2% property tax.

The majority of owner-occupied homes in the City are occupied by households earning above the area median income. This is not an uncommon occurrence, as increased income opens up increased ownership opportunities and eases costs associated with homeownership. Figure 48 shows that the majority of homes sold in Green Bay in 2019 were affordable to median income households, again confirming a generally older, more affordable housing stock.

While a majority of homeowners earn more than 100% median income, 39% of home owners are considered low-, very low- or extremely low-income. Often these populations are aging homeowners who have entered retirement and have seen significant loss in income, which brings new challenges. Although these owners may own their homes free and clear, they often struggle with property tax payments, upkeep and other factors of homeownership that require continual maintenance funds and/or physical requirements.

**Figure 47. Affordability Limits in the Ownership Market in the Green Bay Area**

*Source: HUD 2020 Income Limits*

<table>
<thead>
<tr>
<th>Green Bay, WI HUD Metro FMR Area</th>
<th>FY 2020 Income Category</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchase Limit (100% Area Median Income)</td>
<td>Extremely Low (30%) Income</td>
<td>$66,300</td>
<td>$76,200</td>
<td>$86,000</td>
<td>$99,600</td>
<td>$117,200</td>
<td>$134,700</td>
</tr>
<tr>
<td></td>
<td>Very Low (50%) Income</td>
<td>$109,900</td>
<td>$126,000</td>
<td>$142,100</td>
<td>$158,200</td>
<td>$171,000</td>
<td>$180,200</td>
</tr>
<tr>
<td></td>
<td>Low (80%) Income</td>
<td>$177,600</td>
<td>$197,800</td>
<td>$222,900</td>
<td>$247,700</td>
<td>$268,000</td>
<td>$288,000</td>
</tr>
</tbody>
</table>

**Figure 48. Recently Sold Homes Affordable to Median Income Homeowners**

*Source: Joint Center for Housing Studies of Harvard University (2019)*

---

Export

Share Affordable (Percent)
- Under 25
- 25 – 50
- 50 – 75
- 75 or Over
HOUSING STRESS

Generally when a housing market is “tight”, or competitive, this drives costs up for consumers and makes it harder for households without downpayment savings. As compared to renter households, owner-households typically experience cost burden less frequently. This can be explained by a couple of factors—including homeowners earning higher incomes and 32% of homes being owned free and clear (no mortgage). Homeownership also has barriers to entry, so people must qualify to buy by meeting underwriting standards. These standards serve to minimize risk by ensuring adequate income, increased access to credit, etc.

When compared to the secondary market, Green Bay experiences higher cost burden among homeowners (26%) than all communities with the exception of the Village of Howard (28%). Of those experiencing cost burden in the City, 33% are severely cost burdened (greater than 50% of income toward housing costs).

Cost burden in the City exists primarily with owner households at or below 50% median income, those considered very low or extremely low-income. Although cost burden is more prevalent for these lower-income households, there is an oversupply of 9,515 homes available at the 0-50% median income threshold, likely due to the age of the housing stock.

There is a significant shortage at the upper end of the owner market, an undersupply of 11,685 units for those at greater than 80% median income. This indicates an opportunity to provide more moderately- and higher-priced housing that is affordable and desirable to these income groups. Those homebuyers with higher incomes are therefore competing with lower-income households for homes that those with lower incomes could otherwise afford. When higher-income households compete with lower-income households, they have the financial flexibility to offer more money or better terms to sellers, forcing lower-income households to look elsewhere or to rent housing instead. The competition for units and lesser options at lower incomes can be a frustration for renter households who are hoping to buy into owner-occupied housing.

Of the renters who took the community survey, 39% said they were planning on purchasing a home somewhere in the next 2-3 years and 28% were unsure whether they would. Most respondents who said they would likely purchase a home had downpayments of no more than $20,000. This further emphasizes the importance of having affordable homes ready for when renters decide to move into owner-occupied housing.
HOMEOWNERSHIP UNIT CONSUMPTION

The US Census and HUD assess how many households are over- and under-consuming housing. The previous graphs and tables in this chapter have suggested that higher-income households have been purchasing down in the market or looking outside of Green Bay when securing housing, but what units are they actually occupying? Figure 52 shows that 50% of units affordable at 50% median income are being purchased by households earning greater than 80% median income. These homes are affordable to higher-income households and provide desirable ownership options for high-income earners. However, it does provide increased competition that precludes lower-income earners from entering the ownership market.

Green Bay also has the reverse happening, households at lower incomes are purchasing beyond what is considered affordable to them. 7% of units affordable at 100% median income or greater are being purchased by households at or below 50% median income. However, the ownership market is primarily dominated by households earning over 100% median income. These households are generally under consuming in the housing market—the percentage of their income spent on housing costs is extremely low. While this is beneficial to individual households, it strains the market and ultimately increases sale prices in all housing price ranges and removes more affordable housing options for lower-income households. Affordable home ownership was confirmed as one of the top unmet housing needs in Green Bay right now in the community survey and focus groups.

Overall, 32% of ownership units in Green Bay are units without a mortgage (assumed to have been purchased 15 or more years ago). Of the 32%, 54% of these units are owned by households considered low-income. This reflects the prevalence of low-/fixed-income retirees among those who own a home without a mortgage. A number of these aging homeowners are staying in place, at least for the time being, which puts a strain on the available housing stock as new residential construction has lagged behind demand. This is confirmed by ACS estimates that show 58% of owners without a mortgage are 65 years and over. Forty-one percent (41%) are those age 35 to 64, some of whom will choose to age in place and others will search for other housing options in the community (such as apartments or smaller homes) as they get older.

Figure 52. Homeownership Unit Consumption by Household Income in Green Bay
Source: 2012-2016 CHAS

<table>
<thead>
<tr>
<th>Units</th>
<th>Affordable at 50% AMI</th>
<th>Affordable at 100% AMI</th>
<th>Affordable at 80% AMI</th>
<th>Affordable at 50% AMI</th>
</tr>
</thead>
<tbody>
<tr>
<td>0%</td>
<td>4%</td>
<td>15%</td>
<td>7%</td>
<td>4%</td>
</tr>
<tr>
<td>10%</td>
<td>7%</td>
<td>10%</td>
<td>11%</td>
<td>25%</td>
</tr>
<tr>
<td>20%</td>
<td>18%</td>
<td>6%</td>
<td>16%</td>
<td>33%</td>
</tr>
</tbody>
</table>

Figure 53. Ownership Unit Household Occupancy by Mortgage Status
Source: 2012-2016 CHAS

<table>
<thead>
<tr>
<th>Units with a Mortgage</th>
<th>Households by Income</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0-30% AMI</td>
</tr>
<tr>
<td>Affordable at 50%</td>
<td>480</td>
</tr>
<tr>
<td>Affordable at 51-80%</td>
<td>175</td>
</tr>
<tr>
<td>Affordable at 81-100%</td>
<td>-</td>
</tr>
<tr>
<td>Affordable at &gt;100%</td>
<td>25</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Units without a Mortgage</th>
<th>Households by Income</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0-30% AMI</td>
</tr>
<tr>
<td>Affordable at 50%</td>
<td>525</td>
</tr>
<tr>
<td>Affordable at 51-80%</td>
<td>110</td>
</tr>
<tr>
<td>Affordable at 81-100%</td>
<td>25</td>
</tr>
<tr>
<td>Affordable at &gt;100%</td>
<td>15</td>
</tr>
</tbody>
</table>
An important aspect of the housing market study is the cost of supply. The figure below indicates the median value for owner-occupied units, as estimated by the ACS. While cost and value are not strictly synonymous, in the housing market they are typically aligned. This figure shows that compared to the secondary market, housing in the City is relatively affordable at the low end of the regional market. This does not reflect the cost of new housing units in particular (built since 2018).

Green Bay’s housing values decreased by approximately 5% between 2010 and 2017 and finally increased in 2018 back to just below what the median value was in 2010 ($132,900 compared to $132,500). This can be explained by a lack of new construction and an aging housing stock. The increase in median values is explained by an increase in price simply due to demand outstripping supply.

Increasing housing value despite an aging housing stock was something that was discussed as a housing issue in several of the focus groups. Cost was also the number one response when homeowners were asked in the community survey what the most important factors were in the decision to live at their current residence.

Note: ACS estimates are based on a sample polling of homeowners, so these estimates do include error. Housing price data from the Multiple Listing Service (MLS) is based on actual sales data and will be presented on the next two pages.
MARKET TRENDS

Detached Single-Family Homes
When comparing housing values to sale prices of detached single-family homes on the Multiple Listing Service (MLS), these trends also show that the median sale price for homes in Green Bay has increased over the past 5 years by 28% in Green Bay. This closely tracks the increase in Brown County during the same time period (29%). Despite the increase in median sale price, the total number of sales for single family homes has remained relatively constant (a decrease of 1% between 2015 and 2019).

The average days on the market for homes in Green Bay between 2015 and 2019 decreased from 99 to 67, reinforcing the tight supply that is occurring. With a tight supply, homes are typically not on the market for long and multiple buyers often put in offers on the same home.

Average months of supply is a good indicator of how balanced the housing market is. Six months of inventory is generally considered a balanced housing market. In 2019 Green Bay had three months of inventory, the same as Brown County.

Attached Single-Family Homes
Attached single-family housing is single family housing that shares a wall or walls with another homes (e.g. townhomes and rowhouses). This type of housing makes up only about eight percent of Green Bay’s housing stock. Consequently, attached single-family home sales are low. Only 27% of the existing attached single-family stock is currently owner-occupied, this is also a contributing factor to low turnover. Total sales of attached single family units between 2015 and 2019 was just 25 sales, though sales did decrease to only two units in 2017. The median sale price has also remained unchanged in Green Bay between 2015 and 2019. The median sale price in the County increased by 83.7% during this time period. This is likely due to the relatively large impact new units have on the small pool of this unit type, but could also be due to increased demand. Responses to the community survey indicated that 7% of respondents would be interested in attached townhouses/rowhouses if they were to move in the future.
MARKET TRENDS

Duplex/Twindo Homes
Duplex/twindo homes comprise about 15% of Green Bay’s housing stock. Accordingly, they also make up a small number of home sales in the City, though the total sales has increased in recent years. Between 2015 and 2019 the number of duplex sales increased from 92 to 123 (an increase of 34%). During the same time period, median sale price increased by 20% (from $117,100 to $139,900).

Other indicators of balance in the market for these types of unit include days on market which decreased from 96 in 2015 to 76 in 2019. Total months of supply remained unchanged during this time period.

Although this is a relatively small percentage of the housing stock, real estate data indicate that there is increasing demand for these types of units. Eight percent of respondents to the community survey indicated they would be interested in living in a duplex if they were to move in the future.

Condos
Condominium is a type of ownership. It’s similar to a traditional single-family home in that the owner owns the individual unit, however there is joint ownership with other condo owners for common grounds, hallways, etc. The physical type of structure where condominium ownership is most commonly found is in attached single-family homes and multi-family buildings.

Between 2015 and 2019, condo sales in Green Bay remained relatively stable (55 in 2015 and 51 in 2019). Despite a stable number of sales, prices have gone up 42 % between 2015 and 2019. Average days on market also significantly decreased from 171 to 82 days (52% decrease) from 2015 to 2019. This was more severe than the decrease in Brown County (120 to 86 days, a decrease of 28%). Months of inventory was six in 2015 and then decreased to three in 2016/2017 but went back up to six in 2019. Months of supply is slightly lower in Brown County (five months).

These indicators in the condo home sales market indicate that there has been increased interest in condos in recent years. Responses to the community survey confirm this finding—16% of respondents said if they were to move in the future they would be interested in condo ownership.
OWNERSHIP UNIT SIZE

The most common bedroom size for owner-occupied units within the City is three bedrooms (56%), followed by two bedroom (20%) and four bedroom (20%) units. Ownership units are typically larger in size than rental units, which is a large part of their appeal to families. Of those homeowners who took the community survey, 34% said they have one or more children under the age of 18 living in their household, and 18% said they have children or dependent adults over age 18 living in their household, this is actually 2% less than renters who responded to the survey. It’s important the City provides ownership housing that can support both families with children and without.

![Figure 59. Owner-Occupied Units by Bedrooms](source:2018 5-Year ACS Estimates)
OVERVIEW

This section further investigates the special populations of Green Bay and the secondary market — the student population, disabled population, homeless and the elderly. Ensuring adequate housing for all of these groups is important to the overall health of the housing market in Green Bay. The unique housing needs of these populations are often overlooked, yet these needs grow in proportion to overall population growth.
Youth Homelessness is tracked at family level by school districts in Wisconsin and the Wisconsin Department of Public Instruction. Different than traditional measures of homelessness which look at individuals both unsheltered and in transitional or emergency shelter, youth homelessness is a measure of housing instability. The definition of homelessness as tracked by educational institutions includes students who lacked a permanent nighttime residence. While these students are often not in the shelter system, they have an unknown place of residence on a nightly basis, often staying in hotels on a temporary or permanent basis or “doubling up” with other families temporarily.

The number of homeless students in the Green Bay School District has, overall, risen in the past eight years. This is an indicator of a tight housing market as instability, especially inability to find and afford rental units often forces individuals to find shorter-term options for their families. This is often temporary until more secure housing is located. The school district serves the City of Green Bay, Village of Allouez, Village of Bellevue, Town of Scott, parts of Ledgeview, Eaton and Humboldt. Surrounding area school districts have experienced an increase in homeless youth in the past 3 years as well.

Anecdotal feedback from the focus groups indicates that organizations working with the homeless are seeing an increase in young adults (age 17-30) because homelessness
is cyclical. Children growing up in homeless households often don’t know how to sustain stable housing once they transition from a homeless shelter into housing because they have not grown up in a household with stable housing.

When looking at the wider population, the Brown County Homeless and Housing Coalition serves about 500 people per month. There are an additional 200 single people (not including families) on waiting lists at any point in time. In June 2020, there were 798 homeless clients served in Brown County. This is up 34 clients from a year ago. Sixty-one of the clients in June 2020 were new clients, 13 were returns to homelessness and 54 were exits to public housing. The number of new clients entering the homeless system dropped from 102 to 61 between June 2019 and 2020. Of these 798 homeless clients served in June 2020, 30% were children (under age 18). Over half (59%) were white, 26% black, 12% American Indian and the remainder other races.

There are a variety of reasons a person may be homeless, many of which are not directly tied to housing availability, such as poverty, unemployment, physical or mental health issues, drug or alcohol abuse, domestic violence and abuse. However lack of affordable housing can contribute to homelessness, so it is important to consider the homeless population in Green Bay.

**Figure 62. Brown County Total Homeless Clients Served, May 2019–April 2020**
Source: icalliances.org/monthly-dashboard-wi

**Figure 63. Brown County New Clients Entering Homeless System, May 2019–April 2020**
Source: icalliances.org/monthly-dashboard-wi

A chronically homeless person costs the taxpayer an average of $35,578 per year. Costs on average are reduced by 50% when homeless are placed in supportive housing. Supportive housing costs on average $12,800 per year.

-National Alliance to End Homelessness
AGING POPULATIONS

The elderly population is an important factor in housing as many are current homeowners, and some will require different accommodations, specialized housing, or programming to assist aging-in-place. Senior housing generally refers to the combination of services and housing that allow them to continue to live comfortably. This ranges from continuing to live in their own home with virtually no services, to townhomes and apartments that offer the ability to “downsize” their residence, specialized housing units with limited services, and different types of assisted living facilities.

There are three popular types of senior-specific housing:
1) Nursing Homes—primarily for adults with serious medical needs.
2) Assisted Living facilities—offer residents the ability to live a free and independent lifestyle, but they also receive regular support for a range of daily activities, from cleaning to meal preparation to medication management. Residents are also offered a calendar of special events, activities, trips, and many opportunities for social engagement.
3) Independent living facilities—ideal for individuals who can still live independently but enjoy having access to assistance when needed/desired such as dining, medical care and entertainment.

Within the greater Green Bay area there are five nursing homes offering 405 beds, 12 assisted living facilities offering 749 beds and 12 independent living complexes (5 are income restricted). Rents at the independent living complexes fall into the following ranges:
- Studio: $890–$2,050
- One Bedroom: $345–$2,500
- Two Bedroom: $585–$2,850

As varying levels of services are included with different types of housing for aging populations, typical affordability standards do not apply. Often senior households will pay up to 50% of their income for market rate senior housing, up to 90% of their income for specialized and assisted living, often funded in part through sales of an owned home. Many households age 62+ in the City are still homeowners (71%). Over the next 20 years, nearly 15,000 residents will age into the 80+ age category, and may look to sell their housing for other living options. Selling homes as people age is not an easy task. As the housing tenure data on the next page shows, home ownership peaks around age 70 and many desire to stay in their current home as long as possible. This suggests a need for services to enable that objective while maintaining and adapting existing housing.

Figure 64. Housing Income and Tenure Aging Population
Source: HUD CHAS 2012-2016 62+ Household Income and Tenure

![Housing Income and Tenure Aging Population Diagram](image-url)

<table>
<thead>
<tr>
<th>AMI Level</th>
<th>Owner</th>
<th>Renter</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-30% AMI</td>
<td>675</td>
<td>1324</td>
</tr>
<tr>
<td>31-50% AMI</td>
<td>840</td>
<td>1395</td>
</tr>
<tr>
<td>51%-80% AMI</td>
<td>705</td>
<td>2135</td>
</tr>
<tr>
<td>81-100% AMI</td>
<td>1120</td>
<td>160</td>
</tr>
<tr>
<td>&gt;100% AMI</td>
<td>2690</td>
<td>315</td>
</tr>
</tbody>
</table>
### 62+ Household Income and Tenure

<table>
<thead>
<tr>
<th>AMI Range</th>
<th>Owner</th>
<th>Renter</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-30% AMI</td>
<td>675</td>
<td>1,324</td>
</tr>
<tr>
<td>31-50% AMI</td>
<td>1,395</td>
<td>840</td>
</tr>
<tr>
<td>64-80%</td>
<td>2,134</td>
<td>705</td>
</tr>
<tr>
<td>81-100%</td>
<td>1,120</td>
<td>160</td>
</tr>
<tr>
<td>&gt;100%</td>
<td>2,690</td>
<td>315</td>
</tr>
</tbody>
</table>

*Figure 65. Housing Income and Tenure Aging Population*

Source: HUD CHAS 2012-2016 62+ Household Income and Tenure

• 77% of respondent to the 2018 AARP Home and Community Preferences Survey (age 50+) state they would like to remain in their community for as long as possible.

• 76% would like to remain in their current residence for as long as possible.

### Figure 66. Housing Tenure by Age in Green Bay

*Source: 2018 5-Year ACS Estimates*
DISABLED POPULATIONS

Persons with a disability do not inherently require access to specific housing types or accommodations. It is dependent on the type and severity of the disability. More commonly persons with a disability receive services and accommodations as they continue to age and require more specialized forms of housing. This is due to the percentage of population by age, that experience a disability being disproportionately higher in aging and senior housing holds which is not fully the case in Green Bay, as a higher portion of younger and middle age adults have a disability.

Wisconsin DOA projections show that there will be a 63% increase in those age 70-79 by 2040. A 2007 study by Smith et. al. published in the Journal of the American Planning Association projects that due to the aging population, 21% of all households will have at least one disabled resident in 2050. They also estimate there is a 60% likelihood that a newly built single-family detached unit will house at least one disabled resident during its expected lifetime. Because many seniors desire to live independently for as long as possible, this suggests a growing need for housing that is accessible.

When housing units are constructed specifically for persons with disabilities, they are not traditionally built using methods that easily accommodate aging populations and often require renovation such as wider doorways, lower counter tops, zero entry shower/baths. However, many municipalities have requirements that mandate a percent of new construction be built using universal design standards. These standards often not only provide access to persons with and without disability, but are cheaper to construct on a per unit basis.

### Figure 67. Disabled Population by Age
Source: 2018 ACS 5-Year Estimates

<table>
<thead>
<tr>
<th>Age Group</th>
<th>2018 Estimate</th>
<th>Projected 2040</th>
<th>Projected Percent Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 5 years</td>
<td>15,414</td>
<td>16,400</td>
<td>6.4%</td>
</tr>
<tr>
<td>5 to 17 years</td>
<td>13,713</td>
<td>15,619</td>
<td>13.9%</td>
</tr>
<tr>
<td>18 to 34 years</td>
<td>16,924</td>
<td>18,810</td>
<td>11.1%</td>
</tr>
<tr>
<td>35 to 64 years</td>
<td>14,451</td>
<td>14,221</td>
<td>-1.6%</td>
</tr>
<tr>
<td>65 to 74 years</td>
<td>12,738</td>
<td>14,634</td>
<td>14.9%</td>
</tr>
<tr>
<td>75 years and over</td>
<td>13,035</td>
<td>14,274</td>
<td>9.5%</td>
</tr>
<tr>
<td>60-69</td>
<td>9,899</td>
<td>9,436</td>
<td>-4.7%</td>
</tr>
<tr>
<td>70-79</td>
<td>5,000</td>
<td>8,140</td>
<td>62.8%</td>
</tr>
</tbody>
</table>

*Based on WI DOA age cohort projections for Brown County*
Income and disability current trends in the City show that households including someone living with a disability are found across all income levels, including levels that would find market rate housing affordable. Lower-income households tend to have disabilities go unreported or undiagnosed due to limited access to affordable healthcare. There is no reliable data on local units that are accessible, though estimates nationally place accessible single family homes at just 1% of the total housing stock in the country. The high number of those with a hearing or vision disability at 0-30% median income is slightly concerning, but many times their assisted housing needs are not as structural as those with ambulatory disabilities. The 1,135 households under 50% median income with ambulatory disabilities are most concerning because they are at the highest risk for homelessness because of their incomes and also have the greatest need for accessibility features, which many likely do not have.

**Figure 69. Disabled Population Independent Living Ability**
Source: 2018 ACS 5-Year Estimates

**Figure 70. Disability and Income for Green Bay**
Source: HUD CHAS 2012-2016
Green Bay is home to several universities and a technical college. We only include three in our discussion below because they have the greatest impact on Green Bay’s housing market, particularly when students live off-campus. There are both positive and negative impacts on the housing market when college students live off-campus within a community. Firstly, they increase demand for homes within walking distance of the campus, which can be positive. On the other hand, they also place additional pressure on a tight affordable housing market. Student housing can also aid in driving rent up as landlords can charge more, especially when homes are rented by the room, and most students sign a one-year lease so landlords can raise rents every year if the market will allow it.

University of Wisconsin - Green Bay

The University Wisconsin Green Bay has experienced enrollment growth in the past 10 years. Their most recent enrollment number for 2019 was 8,098. UW Green Bay has Resident Halls, Private Room Apartments and Shared Room Apartment options for its students on-campus. The residence halls house 794 students, the private room apartments house 716 and the shared room apartments house 567. Overall 64% of students at UW Green Bay live off campus and commute for classes (approximately 5,183). The University has no good way of knowing where these students live, because they often have on file only a “home” address which may be their parents’ home. It is presumed a sizable majority of those living off-campus live in the City of Green Bay.

There were 11 UW-GB students who responded to the community survey, 73% said they live in Green Bay, the remainder live in Allouez, Bellevue and Howard. For those who do not live in Green Bay, the reason is because they couldn’t find the housing they wanted, housing prices are too high or they were looking for a more desirable neighborhood character. These students live in a mix of detached single
family homes, duplexes and larger apartment complexes (5 or more units per building). Cost is by far the most important factor for these students when they chose where to live. Half of these students have had to forego other needs such as food, healthcare or childcare to continue to pay for housing. As is true in most places with a large off-campus student population, the high percentage of cost burdened renters (66% of renters) in the City is at least somewhat due to off-campus students.

St. Norbert
Saint Norbert’s total enrollment has been trending downward, most recently at 2,081 students in 2019. The school provides different options for first year students which are more dorm style and upperclassmen can choose from apartments, single family detached homes and townhomes, all owned by the college. The school expects students to live on campus all four years and so there are very few commuter students.

Northeast Wisconsin Technical College
Northeast Wisconsin Technical College’s (NWTC’s) enrollment increased between 2013 and 2016 and then experienced a large decrease in 2017 by 12% (1,193 students). The Green Bay Campus has very limited student housing options and the majority of students are commuters. In 2018 a private developer built a new 100-student resident hall that is now open for NWTC students. This is the only option for students to live on campus. Students living off campus live in other housing within the City or in other communities.

There were 20 full-time NWTC students who took the survey. 75% said they live in Green Bay while the others live in De Pere, Ashwaubenon, Howard and Suamico. The top reasons people chose to live outside of Green Bay were the housing cost, school district and to live closer to family. These students live primarily in detached single-family homes and duplexes, several live in larger apartment complexes (5 or more units). Cost was the most important factor for nearly all students in deciding where they live. Half of NWTC students have had to forego other needs such as food, healthcare or childcare to continue to pay for housing.
The housing market is impacted by a variety of local and national forces, including trends and public policy and regulation. This section describes some of those forces.

**TAXES**
A common theme that came up in the community survey and focus groups is the impact taxes have on a household’s decision to live in Green Bay or in another community with lower tax rates.

Based on 2019 data from the Wisconsin Department of Revenue, Green Bay’s mill rate is higher than neighboring communities. It’s generally expected that cities will have higher tax rates than towns and villages because they maintain more infrastructure and offer more services per capita. The City’s infrastructure is also generally older and has more repair costs than in most of the secondary market. Green Bay is between four and eight times larger than all of the communities in Figure 74. The Village of Howard has the lowest mill rate at .016462. Green Bay’s mill rate is 32% higher than Howard’s. Twelve percent of community survey respondents noted that taxes were an important factor in deciding to live at their current residence.

*The median home value in Green Bay is based on 2018 5-Year ACS estimates*
Another method of evaluating housing conditions is to consider the value per square foot of homes. In the maps on the following 4 pages, value per square foot is made up of land and improvement values. While both land and improvements (buildings) generally appreciate over time, development and use trends can drastically shift associated land values over the course of decades. In practice, this means that very desirable areas can have a larger increase in land value, while other areas grow at rates more consistent with overall inflation. This will be something to stay aware of especially as Green Bay’s downtown is redeveloped and becomes an increasingly desirable place for businesses to locate and people to live.

In general, single-family home values near the edges of the City are higher ($100/SF or greater), while homes near the center of the City are lower in value ($75/SF or less) (see map on the following page). Value per square foot often correlates to housing age, which appears to be the case here.

A map of value per square foot for multi-family structures follows the single-family map. In general, value per square foot of multi-family dwellings is lower than that of single family homes, but the geographic trend is consistent, with lower-value, older units near the City center.

**Figure 75. Community Survey Responses - (Homeowners) What is the approximate assessed value of your home?**

*Source: Community Survey*
Water Body

City of Green Bay
Brown County, WI

Multi Family Residential Properties by Value per Square Foot
City of Green Bay Housing Study

City of Green Bay
Brown County, WI

Value per Square Foot

- $75.01 - $100
- $100.01 - $200
- $150.01 - $200
- Greater than $200

Legend

- $50 of Less
- $50.01 - $75
The City’s priority focus for infill redevelopment is parking lots downtown. The City has added structured ramp parking downtown which addresses the need for parking downtown and is an acknowledgment that space is limited, and the trade-off for parking is not constructing another commercial or residential building that could stimulate economic growth and add to the vibrancy downtown. The only issue is that many of these parking lots shown below are privately owned.

The City recently purchased Associated Bank’s parking lot, and put out a request for proposals for what they would like to see a developer propose on the site. This approach was successful for Green Bay because it was able to identify specifically what type of development was desired in that location (mixed use with affordable and market rate housing). The developer also saw this approach as favorable because it told them exactly what the City wants and where they want it.

The City maintains a website of for-sale City-owned properties with details and any eligible funding programs. RFPs are included for some of the large development sites: https://greenbaywi.gov/332/Available-Properties. This information is something the City should continue to focus on to communicate to developers what they want and where they want it.

Redevelopment of commercial areas was also discussed in focus groups. These sites are typically near amenities and have good access to transit making them ideal locations for workforce housing. Military Avenue was one specific location that was suggested.

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**Parking in Downtown Green Bay**

City of Green Bay Housing Study  
City of Green Bay  
Brown County, WI
SUPPLY OF AVAILABLE LOTS

In addition to redevelopment opportunities, there are parcels in the City that are zoned for residential use, but remain vacant. Figure 76 shows where these parcels are located. Currently, there are around 100 parcels considered vacant residential properties. Of these, 57% are under development. The remaining 45 lots are owned by the City. These City lots range in size from 0.03 to 0.96 acres. Of these properties, 31% are zoned D2 (Downtown 2), 27% are zoned R1 (low density residential), 20% are zoned OR (office residential), 11% are zoned C1 (Commercial 1), 9% are zoned R3 (Varied Density Residential) and 2% are zoned R2 (Medium Density Residential).

Development in the City is limited by the location of wetland, floodplain and steep slopes as shown on the following page. All of these development limitations are found adjacent to Lake Michigan, the Fox River, East River and Baird Creek. While these water features add to the vibrancy of the community they also prevent or increase the cost of development in certain areas within Green Bay.

Figure 76. Vacant Properties
Source: City of Green Bay
Figure 77. Development Limitations
Source: MSA Professional Services

Figure 78. Green Bay Zoning Ordinance Use Matrix
Source: City of Green Bay Ordinances (Chapter 13)

<table>
<thead>
<tr>
<th>Dwelling Type</th>
<th>R1</th>
<th>R2</th>
<th>R3</th>
<th>RR</th>
<th>OR</th>
<th>NC</th>
<th>D</th>
<th>C1</th>
<th>C2</th>
<th>C3</th>
<th>LI</th>
<th>GI</th>
<th>BP</th>
<th>S-R LI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single-family dwelling, detached</td>
<td>P</td>
<td>P</td>
<td>C</td>
<td>P</td>
<td>C</td>
<td></td>
<td></td>
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<td>C (new)</td>
</tr>
<tr>
<td>Two-family dwelling - duplex</td>
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<td>P</td>
<td>P</td>
<td>C</td>
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<td></td>
<td></td>
<td>C (new)</td>
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<tr>
<td>Two-family dwelling - semi-detached</td>
<td>C</td>
<td>P</td>
<td>P</td>
<td>C</td>
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<td></td>
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<td></td>
<td></td>
<td></td>
<td>C (new)</td>
</tr>
<tr>
<td>Single-family attached dwelling, townhouse</td>
<td>C</td>
<td>C</td>
<td>P</td>
<td>P</td>
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<td>P</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>C</td>
</tr>
<tr>
<td>Multiple-family dwelling, 3 or 4 units</td>
<td>C</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
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<tr>
<td>Carriage-house</td>
<td>C</td>
<td>C</td>
<td>P</td>
<td>P</td>
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<td></td>
<td>P</td>
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<tr>
<td>Short-term rentals (STRs)</td>
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<tr>
<td>Live-work Unit</td>
<td>C</td>
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<td>P</td>
<td>P</td>
<td>P</td>
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<tr>
<td>Rooming house, boarding housing</td>
<td>C</td>
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<td>P</td>
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<td>C</td>
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<tr>
<td>Community living arrangement:</td>
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<tr>
<td>Serving 3 to 8 persons</td>
<td>P</td>
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<td>P</td>
<td>P</td>
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<td>P</td>
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<td>Serving 9 to 15 persons</td>
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<td>Serving 16 or more persons</td>
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<td>C</td>
<td>C</td>
<td>C</td>
<td>C</td>
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<td>Dormitory</td>
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<td>C</td>
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<tr>
<td>Fraternity, sorority house</td>
<td>C</td>
<td>C</td>
<td>C</td>
<td>C</td>
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<tr>
<td>Convent, monastery, seminary</td>
<td>C</td>
<td>P</td>
<td>P</td>
<td>C</td>
<td>C</td>
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<tr>
<td>Nursing home, assisted living</td>
<td>C</td>
<td>C</td>
<td>C</td>
<td>C</td>
<td>C</td>
<td>C</td>
<td>C</td>
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<tr>
<td>Transitional facility</td>
<td>C</td>
<td>C</td>
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</tr>
</tbody>
</table>

Note: P = Permitted Use; C = Conditional Use
REGULATIONS

Zoning

Green Bay’s Zoning Ordinance has four traditional residential zoning districts:
- “RR” Rural Residential
- “R-1” Low Density Residential - New Lots
- “R-2” Medium Density Residential
- “R-3” Varied Density Residential

Of these four residential zoning districts, the R-3 district is the only one that allows multi-family housing (3 or more units) by right. Townhome style homes (single-family attached) are permitted by right only in the R-3 district. Single-family is allowed by right in all residential districts, with the exception of the R-3 district. There are also mixed-use and commercial districts that allow residences either by right or as conditional uses (see table on the prior page).

Currently the mixed use districts in the City (OR, NC and D) allowed attached single-family and multi-family by right, which promotes the development of housing types that are generally more affordable. Residential development by right within the zoning code reduces unpredictability and helps to ease the procedural costs of housing development. Carriage houses (accessory dwelling units) are permitted by right only in the OR and NC districts. These are a conditional use in the R-1 and RR districts. Accessory dwelling units (ADUs) offer another opportunity to create affordable housing. When renters in the community survey were asked if they would consider living in an ADU, 66% said they would consider it. When homeowners were asked if they would be willing to add an ADU to their property, 20% said yes.

One part of Green Bay’s ordinance that offers increased flexibility to accommodate a variety of needs and uses is the planned unit development (PUD). This type of zoning allows for a mixture of residential, commercial and public facilities along corridors. The purpose of the PUD is to encourage alternative designs that allow a mix of uses in one area and better use and integrate the site’s natural characteristics as well as the existing built environment’s characteristics. Approval of a PUD results in the creation of an overlay to the base zoning district. Many of the City’s new multi-family and transitional/shelter developments go through the PUD process (though they do not readily show up on the zoning map).

Minimum lot sizes vary from 10,000 square feet in the RR (Residential District) to 5,000 square feet in the R-2 (Medium Density) and R-3 (Varied Density) districts. The RR district comprises 35% of all residentially-zoned parcels within the City. The intent of this district is to provide for limited large-lot development in areas of the City not yet served by public utilities. For areas served by public utilities this district allows for the option of conservation subdivision design. The use of this district is intended to be limited, while it currently makes up a sizeable portion of the residential acreage in the City (see map on the following page). Anecdotal information from one focus group suggests new lots in the community tend to be large and it is often expensive to get infrastructure to these places, which can drives up cost for developers which then is passed on to homebuyers.

Development Fees & Process

Some of the costs directly passed on to consumers from developers in both ownership and rental markets are fees associated with development. Development review fees are assessed by the City in order to ensure the quality of development. Impact fees are assessed to cover the incremental cost of City facilities needed to accommodate new housing.

The development example on page 70 shows total development fees for a hypothetical subdivision of 30 (2,500 sq. ft.) single-family homes, eight (1,500 sq. ft.) duplexes and one apartment complex with 60 units. Fees for this 106-unit development would add a total of $264,585 to the project (an average of $2,496 per unit). These fees are typically passed on to buyers and renters through purchase price/rents. It is important that fees be reassessed periodically to ensure they are appropriately reflecting the City’s costs and not dramatically out of step with fees charged by other communities in the region.

Focus group participants included several developers who stated that generally development fees in Green Bay are reasonable. The only concern about high fees was in relation to the stormwater management; some developers believe that stormwater requirements are too onerous, though they understand this is something that is passed down from the Wisconsin Department of Natural Resources. The other concern developers had was in regards to the length of time it takes for applications and approvals in the City. They felt it takes too long to get approvals in the City which costs them more money as they wait to start development.
## Example Development Scenario: 30 Single Family Homes, 16 Duplex Units, 60 Apartment Units (1 building)

<table>
<thead>
<tr>
<th>Fee Type</th>
<th>Amount</th>
<th>Unit</th>
<th>Quantity</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Site Plan Approval - All</td>
<td>$50</td>
<td>EA</td>
<td>39</td>
<td>$1,950</td>
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<tr>
<td>Site Plan Approval - MF</td>
<td>$5</td>
<td>1,000 SF</td>
<td>1,440</td>
<td>$7,200</td>
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<td>Construction Plan Approval - SF and Duplex</td>
<td>$50</td>
<td>EA</td>
<td>38</td>
<td>$1,900</td>
</tr>
<tr>
<td>Construction Plan Approval - MF</td>
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<td>EA</td>
<td>1</td>
<td>$100</td>
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<tr>
<td>Erosion Control Permit - All</td>
<td>$20</td>
<td>Parcel</td>
<td>39</td>
<td>$250 (max.)</td>
</tr>
<tr>
<td>Building Permits - SF and Duplex</td>
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<td>SF</td>
<td>99,000</td>
<td>$9,405</td>
</tr>
<tr>
<td>Building Permit - MF</td>
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<td>SF</td>
<td>72,000</td>
<td>$7,560</td>
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<td>SF</td>
<td>99,000</td>
<td>$4,455</td>
</tr>
<tr>
<td>Electrical Permits - MF</td>
<td>$0.055</td>
<td>SF</td>
<td>72,000</td>
<td>$3,960</td>
</tr>
<tr>
<td>Electrical Permits - MF Air Conditioning</td>
<td>$70</td>
<td>EA</td>
<td>60</td>
<td>$4,200</td>
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<tr>
<td>HVAC Permits - SF and Duplex</td>
<td>$0.045</td>
<td>SF</td>
<td>99,000</td>
<td>$4,455</td>
</tr>
<tr>
<td>HVAC Permit - MF</td>
<td>$0.055</td>
<td>SF</td>
<td>72,000</td>
<td>$3,960</td>
</tr>
<tr>
<td>Sewer, Water, Stormwater Connections - All</td>
<td>$90</td>
<td>EA</td>
<td>39</td>
<td>$3,510</td>
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<tr>
<td>Plumbing Permits - SF and Duplex</td>
<td>$50</td>
<td>Min.</td>
<td>38</td>
<td>$1,900</td>
</tr>
<tr>
<td>Plumbing Permit - MF</td>
<td>$70</td>
<td>Min.</td>
<td>60</td>
<td>$4,200</td>
</tr>
<tr>
<td>Preliminary Subdivision Review - Flat Fee</td>
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<td>1</td>
<td>$150</td>
</tr>
<tr>
<td>Preliminary Subdivision Review - Per Lot</td>
<td>$35</td>
<td>EA</td>
<td>39</td>
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<td>Final Subdivision Review</td>
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<td>$100</td>
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<tr>
<td>Park Fee-in-Lieu</td>
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<td>Unit</td>
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<tr>
<td>Street Tree Fee</td>
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<tr>
<td>Stormwater Management</td>
<td>$2,700</td>
<td>Run-off unit</td>
<td>59</td>
<td>$159,300</td>
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</tbody>
</table>

**TOTAL FOR DEVELOPMENT** $264,585

Note: SF=single family, MF=multi-family

*A run-off unit is approximately 3,000 square feet of impervious area*
SINGLE-FAMILY CONVERSION

As with many college towns in Wisconsin, Green Bay has many owner-occupied homes that were converted to renter-occupied homes. Property owners either rent out the entire home, or create multiple rental units within the home. Green Bay’s zoning ordinance allowed people to convert single-family units into multi-family units until the 1990s. This is not an entirely undesirable occurrence except these units can create concern about noise and parking among nearby owner-occupants when the home is divided up into multiple rental units. A positive aspect of single-family conversion is that it does provide affordable rental housing stock. The map below shows the likely location of single-family homes that were converted to rentals. Note, this data is not able to differentiate between entire single family homes that are rented out and single family homes that include multiple rental units. These parcels were identified because they are single family homes and the property address does not match the owner address in the City Assessor’s data. There are approximately 3,410 single family rental conversions in Green Bay.

Figure 79. Single-Family Renter Occupied Properties
Source: MSA Professional Services and Brown County
LIVABILITY

Green Bay attracts residents for numerous reasons. When survey respondents were asked which factors had the most positive impact on their decision to move to Green Bay, the factors that were considered to have the most positive impact were access to amenities and neighborhood character.

Amenities
Green Bay offers unique amenities that attract visitors, businesses and residents:
- Lake Michigan
- College/Universities/Technical College (UW - Green Bay, St. Norbert, Northeast Wisconsin Technical College)
- Entertainment (Resch Center, Meyer Theatre, etc.)
- Wineries & Vineways (Capitain’s Walk, Duck Creek Vineyard, Ledgestone Vineyards, etc.)
- Breweries (Badger State Brewing, Copper State Brewing, etc.)
- Museums/Historical Sites (Astor Historic District, Green Bay Packers Hall of Fame, etc.)
- Farmers Markets
- Recreation (Trails, Parks)
- Home of the Green Bay Packers

Green Bay’s downtown is changing as the City seeks to attract people to downtown living and events. One critical project in this transformation is the Shipyard Redevelopment located along the Fox River, which will turn a brownfield into a destination for recreation, tourism and living. This will serve as a catalyst for other projects downtown and has the potential to increase demand for housing in and near downtown.

Neighborhood Associations
Neighborhood associations were a positive aspect of Green Bay that was brought up in focus groups. Green Bay has 43 neighborhood associations which engage in a variety of activities from organizing block parties/picnics, to conducting traffic studies or educating residents about zoning issues and new developments that might impact the area. Neighborhood associations in Green Bay receive City funding and the presidents of all of Green Bay’s Neighborhood Associations meet at a monthly meeting of the Green Bay Neighborhood Leadership Council. These meetings provide a formal link between the neighborhoods and City government.

According to focus group participants, neighborhood associations in Green Bay do a good job of building cohesiveness between renters and homebuyers. One wish that came up in focus groups was for more neighborhood associations to get involved in advocating for low-income residents and directing people to help when they need it—whether this be treatment, tenant resources, or programming for children. It is also important that as new neighborhoods are developed, new neighborhood associations continue to be developed as well.

Transportation
The City is well-served by public transit. The primary issue that came up in regards to transportation during focus groups was the lack of bus connections to surrounding communities. Currently the Green Bay Metro provides bus service to Green Bay, De Pere and the Villages of Allouez, Ashwaubenon and Bellevue. Service includes 17 buses on a fixed route schedule that operate Monday through Friday, 5:15 AM to 9:45 PM, Saturday from 7:15 AM to 6:45 PM, and Sunday service when the Green Bay Packers have home games. Bus service is strongest in areas with public housing and jobs that pay the lowest wages, indicating an active effort to match transit supply and demand. Based on hours of operation, public transit is hard to use for 2nd and 3rd shift workers.

Trails were brought up in one focus group as something that makes Green Bay a desirable place to live. Walking/hiking is the most popular recreation activity for Wisconsin residents, according to the WDNR’s Wisconsin Statewide Comprehensive Outdoor Recreation Plan. As such, it will be important for the City to continue to plan for hiking/walking/running trails within the City. The City currently has approximately 22 miles of shared-use/informal trails within the City.

School District
The Green Bay Area Public School District had a total enrollment of 20,248 for the 2019/2020 school year. This is a decrease of 4.2% from the 2016-2017 school year. When looking at rankings by US News, the Green Bay Area Public School District ranked 14th in the Green Bay Area. US News ranks high schools on six factors based on their performance on state assessments and how well they prepare students for college. The graduation rate for the school district is 86%, lower than in the surrounding districts of: Ashwaubenon, (91%), De Pere (96-97%), Howard-Suamico (91%) and Pulaski (98%).

Stakeholder engagement during this study revealed mixed reactions regarding the school district. Some focus group participants felt that Green Bay schools are a draw, while some felt it pushed people to look for housing in surrounding communities. Of survey respondents, 32% said the school district positively impacted people’s decisions to live in Green Bay and 20% felt the school district had a negative impact on people’s decisions to live.
**Figure 80. Green Bay Neighborhood Associations**
Source: City of Green Bay

**Figure 81. Green Bay Trail Systems**
Source: MSA Professional Services
Green Bay has six historic districts: Astor, Broadway-Dousman, Broadway-Walnut, Downtown, Oakland-Dousman and Whitney School. These districts exist to ensure new construction and remodeling projects are consistent with the historic character of the existing buildings (Chapter 13 of the City’s Ordinances). Those requirements are a long-term benefit to the character and quality of the community but they can also become a short-term impediment to investment. In Green Bay, historic districts are overlay districts. Specific guidelines for design exist in each district’s historic preservation plan. All applications for new construction or remodeling are reviewed by the Landmarks Commission.

Figure 82. Green Bay Historic Districts

Source: City of Green Bay
Green Bay is connected to and affected by trends affecting housing across the country, including changes in financial regulation, demographics, development practices and cultural norms. These are some of the most relevant changes affecting housing demand in the Green Bay area:

1. **Household size and house size**
   Household size – the number of people living together – has been in decline for more than 50 years due to multiple related trends, though this has not been the case recently in Green Bay. In 1960 the average U.S. household size was 3.35 people, and by 2010 it was 2.59. Causes include declining birthrates, declining marriage rates and increasing age of first marriage, and increased longevity. In other words, people are spending more of their lives single, and those that choose to be parents are having fewer kids.

   The effects of these changes on housing are varied, and not always predictable. The size of new houses has increased more or less steadily over the past 40 years, from an average of 1,400 SF in 1970 to an average of 2,600 SF in 2013. While households have been shrinking, families have been giving children their own rooms and designating separate spaces for things like home offices. There has been a modest trend back toward smaller units, even “tiny house” living, but these are not visible in the continuing overall growth of the average home size. A more predictable trend is the growth of retirement housing to accommodate the needs and interests of older people, many of whom live for years as one-person households. National data on apartment size suggest they too have grown, though not as dramatically, to an average of about 1,000 SF.

2. **Aging Population**
   Trends in US Census data show that the segment of the population age 65 or older is increasing across the nation. The Population Reference Bureau (PRB) estimates that the number of Americans age 65 and older is projected to more than double between 2014 and 2060. As Baby Boomers age, we expect the number of seniors in Green Bay to continue to rise.

   PRB notes that, especially in the Midwest, those age 65 and older are choosing to age in place, or stay in their homes as long as possible. The community survey also found that most older residents prefer to stay in their current housing as long as possible. The second most common type of unit for this age cohort is within apartment complexes containing 20 or more units (19%). Due to the high number of seniors aging in place, accessibility improvements are critical as is offering senior apartments.

**Housing Affordability**
Large-scale economic trends are bringing housing affordability into focus as a prominent issue across the country. While the household income of the top 5% of US households has more than doubled in the past 50 years, middle income households have seen only about a 10% increase in that period. Meanwhile, inflation-adjusted housing costs have risen roughly 50% for rental housing and 70% for home ownership in that period. The result of these trends is that housing is requiring a bigger portion of household incomes. Thirty percent of income has long been viewed as the standard threshold for “affordable”, as defined by the federal government. Twenty percent of owners and 43% of renters in the City currently pay more than 30% of their income for housing.

Local governments are now stepping in to address the challenges around affordability. Spurred by businesses concerned about hiring needs, complaints from residents who can’t find desirable housing within their budgets, and community concerns about declining conditions due to lack of reinvestment in housing, communities are coming forward with policies and initiatives to address this challenge.

3. **Stricter Lending Regulation, More Student Loan Debt, and Delayed Home Ownership**
   Lender underwriting requirements have stiffened considerably in the wake of the housing crisis that caused the Great Recession. In January 2014, provisions of the Dodd-Frank Act kicked in that establish standards for a “qualified mortgage” that can be purchased by Fannie Mae or Freddie Mac. The standards compel banks to verify that borrowers’ debt-to-income ratio doesn’t exceed 43 percent of their gross income, part of an effort to prevent people from overexposing themselves to the risk of foreclosure. Banks that fail to verify this debt ratio can be sued by the borrower if he or she later defaults on the loan. The long-term effects of this regulation are uncertain, but it is fair to assume that some aspiring homeowners will be protected from foreclosure by being denied a mortgage in the first place.

   With the rise in housing costs and stricter borrower protections, this also means that first-time homeownership is more difficult to accomplish due to rising down payment and closing costs. According to the State of the Nation’s Housing Report 2019 (Joint center for Housing Studies of Harvard University), as the large millennial generation ages into their 30’s, when homebuying peaks, there should be a growing demand for homeownership. If age-specific
NATIONAL IMPACTS

Homeownership rates remained at the same level in 2018, household growth alone would add roughly 8.0 million homeowners between 2018 and 2028.

The combined effect of increased student loan debt, increased ownership costs, and stricter borrowing rules is a delay in the average age of first-time home ownership. The National Association of Real Estate found that between 1993 and 2018 the average age of first-time home buyers rose from 26 to nearly 34.

4. Planning and Development Practices

The dominant trend in community planning and development after World War II was the segregation and concentration of uses and housing types – stores here, single family homes there, apartments somewhere else. This pattern has been shown to weaken neighborhoods and communities by isolating people and building in a dependence on car use. It is now generally recognized that healthy neighborhoods are those that people can stay in over time as their needs and interests change. Healthy neighborhoods include a mix of housing types, sizes, and price points, and they often include or are near to stores and restaurants. Healthy neighborhoods are also walkable, enabling anyone unable to drive—kids, seniors—the ability to get around safely.

5. COVID-19

The full health and economic impacts of COVID-19 are still to be determined as new cases occur and programs and policies are put in place at the national and local levels to try and keep businesses afloat and people employed. While people spend more time in their homes, there is some speculation that this may lead them to look for larger homes. On the other hand, economic recession with workers out of jobs or in fear of losing their jobs is likely to reduce demand for big ticket items like new cars and homes. Anecdotal evidence from realtors suggests that there was a slowdown for people looking for homes in Spring of 2020, however it seems that as we get further into the summer, things are beginning to pick up.

Preliminary real estate data shows that home sales did fall off what they have normally been over the last few years, see Figure 83.

In May 2020 Governor Evers announced a $25 million program to help Wisconsinites pay rent during COVID-19. Eligible households must have income at or below 80% of the County Median Income and can receive up to $3,000 in rental payments and/or security deposits. This program should serve to alleviate financial stress for many renters who may be out of a job or laid off and prevent eviction. If the recession does deepen and more jobs are lost, this could create a very real crisis among low-income renters who face the possibility of being evicted if they can’t pay rent.


UNITS NEEDED

Overall

This chapter includes unit recommendation under two projection methods. The first method uses the Wisconsin Department of Administration (DOA) projections for the City. These estimates are considered conservative as they rely on a continuation of past growth trends in the City. The second projection method, the high growth scenario, uses DOA growth projections from the secondary market surrounding Green Bay, which has been projected to grow at a faster pace than the City. It is useful to have multiple growth scenarios to allow for some flexibility as to what the future might hold for Green Bay. The City is not limited to a continuation of what past growth has been - and has an opportunity to pull in new residents who are coming to live in the region.

The Wisconsin Department of Administration estimates that the total number of households will increase in Green Bay to 48,869 in 2030 and 49,683 in 2040. Overall, this is a 17% increase from today. The growth in housing units should exceed the growth in households, to accommodate 1% vacancy of owner-occupied units and 5% vacancy of renter-occupied units.

Market conditions support the continued growth of all types of housing, including both renter- and owner-occupied units. Under the DOA projection of accommodating 7,168 households over the next 20 years, and continuing to support a healthy balance owner- and renter- units, the City will require a net addition (accounting for the loss of units in redevelopment) of about 3,314 rental units (140/year) and 4,052 owner-occupied units (170/year). These projected needs are based on the assumption that the current balance of 44% rental units and 56% ownership units is maintained.

Under the high growth scenario assuming there will be 16,095 new households by the year 2040, the City will require a net addition of about 7,441 rental units (310/year) and 9,098 owner-occupied units (375/year).

This equates to approximately the following per year, based on current rental pricepoints and HUD FY2020 income categories:

- 75-170 units with monthly rent up to $1,030
- 50-110 units with monthly rent between $1,150-$1,650
- 15-30 units with monthly rent greater than $1,440

This includes attached and detached units and equates to approximately the following per year, based on current ownership price points and HUD FY2020 income categories:

- 35-75 units priced up to $158,000
- 35-75 units priced between $178,000-$248,000
- 100-225 units priced greater than $217,000

HOUSING GAPS AND OPPORTUNITIES
When looking at specific price/affordability tiers within the rental market, the largest gaps exist at the highest and lowest levels of rent. Green Bay’s existing rental stock is relatively old, making it more affordable as compared to surrounding communities. However, there is still an undersupply of 3,715 units affordable to households earning 0-30% median income or less. Under the conservative growth scenario, if no new units are added, by 2030 there will be an undersupply of 4,677 rental units affordable at 0-30% median income. By 2040 there will be an undersupply of 4,800 units.

These calculations are based on the assumption that the percentage of renters vs. owners in the City, and the percentage of households that fall into each income bracket, remain constant.

Rental Units

When looking at specific price/affordability tiers within the rental market, the largest gaps exist at the highest and lowest levels of rent. Green Bay’s existing rental stock is relatively old, making it more affordable as compared to surrounding communities. However, there is still an undersupply of 3,715 units affordable to households earning 0-30% median income or less. Under the conservative growth scenario, if no new units are added, by 2030 there will be an undersupply of 4,677 rental units affordable at 0-30% median income. By 2040 there will be an undersupply of 4,800 units.

When looking at the high growth scenario, these numbers change to even greater under supplies in most categories and a smaller oversupply of units affordable at 31-50% median income (see Figure 84). It is important to note that some of the shortages at specific price points can be filled by means other than construction of new units. Some of those units abundant at the 31-50% median income affordability tier can be made affordable to households earning below 30% median income, and others can be renovated and upgraded to respond to the gaps at higher price points.

![Figure 84. Rental Unit Need Projection for Green Bay (High Growth Scenario)](image)
Source: HUD CHAS, MSA Professional Services

<table>
<thead>
<tr>
<th>Income Thresholds</th>
<th>Current Unit Oversupply (Undersupply)</th>
<th>2030 Total Renter Households</th>
<th>2030 Oversupply (Undersupply)</th>
<th>2040 Total Renter Households</th>
<th>2040 Oversupply (Undersupply)</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-30% AMI</td>
<td>(3,715)</td>
<td>7,748</td>
<td>(5,028)</td>
<td>8,871</td>
<td>(6,151)</td>
</tr>
<tr>
<td>31-50% AMI</td>
<td>8,870</td>
<td>4,666</td>
<td>8,079</td>
<td>5,342</td>
<td>7,403</td>
</tr>
<tr>
<td>51-80% AMI</td>
<td>(1,285)</td>
<td>5,701</td>
<td>(2,251)</td>
<td>6,528</td>
<td>(3,078)</td>
</tr>
<tr>
<td>&gt;80% AMI</td>
<td>(3,385)</td>
<td>4,425</td>
<td>(4,135)</td>
<td>5,066</td>
<td>(4,776)</td>
</tr>
</tbody>
</table>

![Figure 85. Rental Unit Need Projection for Green Bay (Conservative Growth Scenario)](image)
Source: HUD CHAS, MSA Professional Services

<table>
<thead>
<tr>
<th>Income Thresholds</th>
<th>Current Unit Oversupply (Undersupply)</th>
<th>2030 Total Renter Households</th>
<th>2030 Oversupply (Undersupply)</th>
<th>2040 Total Renter Households</th>
<th>2040 Oversupply (Undersupply)</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-30% AMI</td>
<td>(3,715)</td>
<td>7,397</td>
<td>(4,677)</td>
<td>7,520</td>
<td>(4,800)</td>
</tr>
<tr>
<td>31-50% AMI</td>
<td>8,870</td>
<td>4,454</td>
<td>8,291</td>
<td>4,528</td>
<td>8,217</td>
</tr>
<tr>
<td>51-80% AMI</td>
<td>(1,285)</td>
<td>5,443</td>
<td>(1,993)</td>
<td>5,533</td>
<td>(2,083)</td>
</tr>
<tr>
<td>&gt;80% AMI</td>
<td>(3,385)</td>
<td>4,224</td>
<td>(3,934)</td>
<td>4,295</td>
<td>(4,005)</td>
</tr>
</tbody>
</table>

These calculations are based on the assumption that the percentage of renters vs. owners in the City, and the percentage of households that fall into each income bracket, remain constant.

When looking at specific price/affordability tiers within the rental market, the largest gaps exist at the highest and lowest levels of rent. Green Bay’s existing rental stock is relatively old, making it more affordable as compared to surrounding communities. However, there is still an undersupply of 3,715 units affordable to households earning 0-30% median income or less. Under the conservative growth scenario, if no new units are added, by 2030 there will be an undersupply of 4,677 rental units affordable at 0-30% median income. By 2040 there will be an undersupply of 4,800 units.

When looking at the high growth scenario, these numbers change to even greater under supplies in most categories and a smaller oversupply of units affordable at 31-50% median income (see Figure 84). It is important to note that some of the shortages at specific price points can be filled by means other than construction of new units. Some of those units abundant at the 31-50% median income affordability tier can be made affordable to households earning below 30% median income, and others can be renovated and upgraded to respond to the gaps at higher price points.

The only oversupply of housing is currently for households earning 31-50% median income. There is a current oversupply of 8,870 units. These units currently fall into the $720–$1,030 price range. If no new units are added, by 2030 this will be a 8,291 unit oversupply, and by 2040 a 8,217 unit oversupply.
Ownership Units
A similar breakdown of the ownership housing stock by affordability tiers shows an oversupply of units available at the lowest price points and an undersupply of units available at higher price points. Specifically, under the conservative growth scenario there is an oversupply of 9,515 units available to households earning up to 50% median income. These homes are currently priced $110,000-$158,000. If no new homes are added, that surplus will drop to 8,857 homes by 2030 and 8,772 by 2040. There is also an oversupply of 2,575 units that are affordable to households earning 51-80% median income. If no new units are added, the oversupply will drop to a surplus of 1,843 units by 2030 and 1,750 units by 2040. These homes are currently priced $178,000-$248,000.

At 81-100% median income there is an undersupply of 1,960 homes currently available. If no new homes are added, by 2030 this becomes an undersupply of 2,455 units and by 2040 an undersupply of 2,518 units. These homes are priced $217,000-$311,000. There is also currently an undersupply of 9,725 homes that are affordable to households earning greater than 100% median income. If no new homes are added, by 2030 there will be an undersupply of 11,397 units and by 2040 an undersupply of 11,611 units. These homes are currently priced $260,000-$373,100.

Under the high growth scenario there is still an oversupply of units affordable to those earning 80% median income or less and an undersupply of units affordable to those earning greater than 80% median income. The oversupply of units at lower price-points is not surprising as a majority of the City's housing stock is older—64% was built before 1980 and 17% was built 1939 or earlier. Due to the age and condition of the older housing stock, the City has an opportunity to invest in current ownership housing units.

The undersupply of higher-priced homes is also not surprising as only 2% of the City's single-family housing stock has been built since 2010. Focus groups also confirmed there is a need for moderately priced housing, up to $250,000.

Figure 86. Ownership Unit Need Projection for Green Bay (High Growth Scenario)
Source: HUD CHAS, MSA Professional Services

<table>
<thead>
<tr>
<th>Income Thresholds</th>
<th>Current Unit Oversupply (Undersupply)</th>
<th>2030 Total Owner Households</th>
<th>2030 Oversupply (Undersupply)</th>
<th>2040 Total Owner Households</th>
<th>2040 Oversupply (Undersupply)</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-50% AMI</td>
<td>9,515</td>
<td>5,340</td>
<td>8,616</td>
<td>6,073</td>
<td>7,847</td>
</tr>
<tr>
<td>51-80% AMI</td>
<td>2,575</td>
<td>5,894</td>
<td>1,576</td>
<td>6,748</td>
<td>722</td>
</tr>
<tr>
<td>81-100% AMI</td>
<td>(1,960)</td>
<td>3,986</td>
<td>(2,636)</td>
<td>4,563</td>
<td>(3,213)</td>
</tr>
<tr>
<td>&gt;100% AMI</td>
<td>(9,725)</td>
<td>13,468</td>
<td>(12,008)</td>
<td>12,419</td>
<td>(13,959)</td>
</tr>
</tbody>
</table>

Figure 87. Ownership Unit Need Projection for Green Bay (Conservative Growth Scenario)
Source: HUD CHAS, MSA Professional Services

<table>
<thead>
<tr>
<th>Income Thresholds</th>
<th>Current Unit Oversupply (Undersupply)</th>
<th>2030 Total Owner Households</th>
<th>2030 Oversupply (Undersupply)</th>
<th>2040 Total Owner Households</th>
<th>2040 Oversupply (Undersupply)</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-50% AMI</td>
<td>9,515</td>
<td>5,063</td>
<td>8,857</td>
<td>5,148</td>
<td>8,772</td>
</tr>
<tr>
<td>51-80% AMI</td>
<td>2,575</td>
<td>5,627</td>
<td>1,843</td>
<td>5,720</td>
<td>1,750</td>
</tr>
<tr>
<td>81-100% AMI</td>
<td>(1,960)</td>
<td>3,805</td>
<td>(2,455)</td>
<td>3,868</td>
<td>(2,518)</td>
</tr>
<tr>
<td>&gt;100% AMI</td>
<td>(9,725)</td>
<td>12,857</td>
<td>(11,397)</td>
<td>13,071</td>
<td>(11,611)</td>
</tr>
</tbody>
</table>

These calculations are based on the assumption that the percentage of renters vs. owners in the City, and the percentage of households that fall into each income bracket, remain constant.
Senior Units
Green Bay currently has about 19,500 households age 55 and older. By 2030 this is projected to be 24,500, and by 2040 27,300 households. Some in this age cohort will continue to live in their current homes, but others will look for dedicated housing for seniors. The projections for senior units needed in Green Bay are into two categories: those requiring Assistance with Daily Living (ADL), and those not requiring ADL. Examples of ADL include meal preparation, assistance with taking medication or bathing, which are part of assisted living and nursing home facilities.

For Independent living facilities (ADL not required), there is a current estimated demand for 2,530 subsidized units and 1,362 market rate units. This need increases to 2,948 subsidized and 1,587 market rate units in 2030 and 3,130 subsidized and 1,685 market rate units in 2040. These numbers do not include the number of units that currently exist in the City, and do not include need from communities outside the City.

For assisted living facilities/nursing homes/memory care units, there is a current estimated need for 16 beds in Green Bay. By 2030 this increases to a need for 800 additional beds and 1,337 additional beds in 2040. This does include the existing supply of assisted living/CBRF/nursing home facilities currently found in Green Bay. This does not include need from communities outside the City.

**Figure 88. Independent Living Demand Projection for Green Bay (Low Growth Scenario)**

*Source: See below*

<table>
<thead>
<tr>
<th>Age Cohort of Household</th>
<th>Assumptions</th>
<th>2018 Households</th>
<th>2030 Households (projected)</th>
<th>2040 Households (projected)</th>
</tr>
</thead>
<tbody>
<tr>
<td>55-64</td>
<td>-</td>
<td>6,606</td>
<td>5,866</td>
<td>6,220</td>
</tr>
<tr>
<td>65-74</td>
<td>-</td>
<td>7,225</td>
<td>9,429</td>
<td>8,231</td>
</tr>
<tr>
<td>75+</td>
<td>-</td>
<td>5,731</td>
<td>9,188</td>
<td>12,848</td>
</tr>
</tbody>
</table>

Assistance with Daily Living (ADL) NOT Required*

<table>
<thead>
<tr>
<th>Age Cohort of Household</th>
<th>Assumptions</th>
<th>2018 Households</th>
<th>2030 Households (projected)</th>
<th>2040 Households (projected)</th>
</tr>
</thead>
<tbody>
<tr>
<td>55-64</td>
<td>93%</td>
<td>6,144</td>
<td>5,455</td>
<td>5,784</td>
</tr>
<tr>
<td>65-74</td>
<td>69%</td>
<td>4,985</td>
<td>6,506</td>
<td>5,679</td>
</tr>
<tr>
<td>75+</td>
<td>40%</td>
<td>2,292</td>
<td>3,675</td>
<td>5,139</td>
</tr>
</tbody>
</table>

% Renter Households**

| % Renter Households** | 29%  | 29%  | 29%  |

Total Potential Market

| Total Potential Market | 3,892 | 4,535 | 4,815 |

% Subsidized**

| % Subsidized** | 65%  | 29%  | 29%  |

Projected Demand - Subsidized***

| Projected Demand - Subsidized*** | 2,530 | 2,948 | 3,130 |

Projected Demand - Market Rate***

| Projected Demand - Market Rate*** | 1,362 | 1,587 | 1,685 |

*Estimates from the Agency for Healthcare Policy and Research
**2012-2016 HUD CHAS data for 62+ households
***This does not include existing units
### Figure 89. Assisted Living Demand Projection for Green Bay (Low Growth Scenario)

*Source: HUD CHAS, MSA Professional Services*

<table>
<thead>
<tr>
<th>Age Cohort of Household</th>
<th>Assumptions</th>
<th>2018 Households</th>
<th>2030 Households (projected)</th>
<th>2040 Households (projected)</th>
</tr>
</thead>
<tbody>
<tr>
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<td>-</td>
<td>6,606</td>
<td>5,866</td>
<td>6,220</td>
</tr>
<tr>
<td>65-74</td>
<td>-</td>
<td>7,225</td>
<td>9,429</td>
<td>8,231</td>
</tr>
<tr>
<td>75+</td>
<td>-</td>
<td>5,731</td>
<td>9,188</td>
<td>12,848</td>
</tr>
</tbody>
</table>

**Assistance with Daily Living (ADL) REQUIRED**

<table>
<thead>
<tr>
<th>Age Cohort of Household</th>
<th>Assumptions</th>
<th>2018 Households</th>
<th>2030 Households (projected)</th>
<th>2040 Households (projected)</th>
</tr>
</thead>
<tbody>
<tr>
<td>55-64</td>
<td>7%</td>
<td>462</td>
<td>411</td>
<td>435</td>
</tr>
<tr>
<td>65-74</td>
<td>31%</td>
<td>2,240</td>
<td>2,923</td>
<td>2,552</td>
</tr>
<tr>
<td>75+</td>
<td>60%</td>
<td>3,439</td>
<td>5,513</td>
<td>7,709</td>
</tr>
</tbody>
</table>

**% Renter Households (not homeowners)**

<table>
<thead>
<tr>
<th>Age Cohort of Household</th>
<th>Assumptions</th>
<th>2018 Households</th>
<th>2030 Households (projected)</th>
<th>2040 Households (projected)</th>
</tr>
</thead>
<tbody>
<tr>
<td>55-64</td>
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<td>462</td>
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<tr>
<td>65-74</td>
<td>29%</td>
<td>2,240</td>
<td>2,923</td>
<td>2,552</td>
</tr>
<tr>
<td>75+</td>
<td>29%</td>
<td>3,439</td>
<td>5,513</td>
<td>7,709</td>
</tr>
</tbody>
</table>

**Total Potential Market**

<table>
<thead>
<tr>
<th>Age Cohort of Household</th>
<th>Assumptions</th>
<th>2018 Households</th>
<th>2030 Households (projected)</th>
<th>2040 Households (projected)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Potential Market</td>
<td>29%</td>
<td>1,781</td>
<td>2,565</td>
<td>3,102</td>
</tr>
</tbody>
</table>

**Minus Existing Supply of Assisted Living/CBRF/Nursing Home Beds**

<table>
<thead>
<tr>
<th>Age Cohort of Household</th>
<th>Assumptions</th>
<th>2018 Households</th>
<th>2030 Households (projected)</th>
<th>2040 Households (projected)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minus Existing Supply</td>
<td>1,765</td>
<td>1,765</td>
<td>1,765</td>
<td>1,765</td>
</tr>
</tbody>
</table>

**Projected Demand**

<table>
<thead>
<tr>
<th>Age Cohort of Household</th>
<th>Assumptions</th>
<th>2018 Households</th>
<th>2030 Households (projected)</th>
<th>2040 Households (projected)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Projected Demand</td>
<td>16</td>
<td>800</td>
<td>1,337</td>
<td></td>
</tr>
</tbody>
</table>

*Estimates from the Agency for Healthcare Policy and Research

**2012-2016 HUD CHAS data for 62+ households*
Affordable Housing
Affordable rental housing often faces two challenges: local opposition (“Not in my Backyard”) and financial feasibility. Affordable housing is almost always subsidized in some way. Common methods for subsidizing affordable housing include Low Income Housing Tax Credits (LIHTC) and local funding through active Tax Incremental Finance District or an affordable housing fund. Applications for 9% LIHTC are competitive and applications receive points based on a number of criteria they can meet in the following areas: higher incomes and lower unemployment (by census tract); being in a high-performing school district; and being near amenities such as schools, parks, grocery stores, libraries, etc.

The map on pages 78-79 show priority areas for affordable housing based on funding criteria for LIHTC. Lighter areas are the highest priority areas for housing. The map also shows a quarter-mile buffer around current bus lines, to aid local discussions in prioritizing assistance in areas served by transit. In addition to the benefits of increasing a potential housing project’s LIHTC application scoring, building housing near parks, schools, transportation and other amenities is good planning practice. In the community survey, over 50% of respondents said access to amenities positively influenced their decisions to live in the community, more than any other factor.

A benefit to Green Bay’s older housing stock is that it provides naturally occurring affordable housing. For this reason, ownership affordability is considered a low priority. Of greater issue is the quality/desirability of homes and barriers to homeownership such as lack of downpayment, credit history, and low income levels.

Target Redevelopment Area
The City has a number of catalytic development projects occurring downtown:
- **The Shipyard Project**—renovating brownfields and constructing a signature outdoor public recreation and entertainment facility and multi-family housing.
- **Rail Yard Innovation District**—22-acre historic redevelopment/development, including condominiums, located between Broadway, Bond St., Donald Driver Way and Dousman St.
- **901 Main**—three-story, mixed-use urban development with multi-family units.
- **Whitney Park Townhomes**—located in the 200 block of N. Van Buren Street, adjacent to the future Whitney School redevelopment.

These projects will make the downtown a more vibrant and attractive place to live. The downtown has a significant amount of surface parking which could be converted into housing, commercial or something else that would increase the taxable value of the property and the vitality of the area. The City has consolidated some of its parking ramps downtown, but could continue to do so. New and existing ramps could serve the parking needs of new housing and other businesses downtown.

Any housing that is added downtown should be in some multi-family or townhome format, though the specific design and density could vary depending on the site. There is no building height restriction in the D2 zoning district; height is restricted to approximately 3 stories within the D1 district. Building heights may, and should, be increased with a conditional use permit, especially when a taller building is proposed near buildings of similar size.

Senior Housing
Downtown is also an ideal location for active living senior housing. Although many seniors prefer to age in place in their existing homes, there is a movement of retirees and empty nesters moving downtown. The appeal of downtown is being closer to services and amenities - public transit, health care, pedestrian-friendly streets, arts culture, libraries, stores and human interaction - all things that are also attracting younger residents to live downtown. The preferred location for assisted living facilities and nursing homes is more flexible, though proximity to a health care facility can be advantageous.

New Owner-Occupied Housing
New owner-occupied housing should be part of balanced neighborhoods—neighborhoods that include a mix of housing types and price points with convenient access to daily needs, goods and services. Balanced neighborhoods have a mix of attached and detached housing formats and a range of sizes and price points. Balanced neighborhoods with good urban design can not only lead to long term quality and comfort in neighborhoods, but can also serve to improve equity in education environments.
Federal Low Income Affordable Housing Tax Credits (LIHTC) - Section 42 Housing

LIHTC (or Section 42) is a federal program which gives the Wisconsin Housing and Economic Development Authority (WHEDA) the authority to issue tax credits for acquisition, rehabilitation, or new construction of rental housing for low-income households. When a project is completed, investors can deduct from their taxes about 4% or 9% of their investment in the project each year for ten years. LIHTC developments must continue to meet the established affordability requirements for 30 years, with either 20% of units affordable at 50% of the Area Median Income or 40% of the units at 60% of median income. WHEDA monitors the condition of each project awarded with credits to ensure they stay in good repair, have acceptable management practices and maintain affordability. There are two types of tax credits available within the LIHTC program:

Federal 9% Tax Credit - Competitive

The 9% tax credit is available for new construction and rehabilitation projects that do not have other federal funds. Nine percent (9%) tax credits are received through a competitive application process with WHEDA. Per WHEDA guidelines, Projects require a local funding match in order to score well.

Federal 4% Tax Credit - Non-competitive

The federal 4% tax credit is available for acquisition, new construction and rehabilitation projects, and is often used for rehabilitation. These funds can be used with other federal funds. Four percent (4%) tax credits are received through a non-competitive application process with WHEDA. Four percent (4%) tax credit projects are often more difficult to use because they require a mixture of funding sources, of which local funding is important.

Wisconsin Low Income Housing Tax Credit (LIHTC)

State of Wisconsin 4% Tax Credit - Non-competitive

The state 4% tax credit is available for acquisition, new construction and rehabilitation projects. These state credits can be used to match the 4% federal funds. The state 4% tax credits are received through a non-competitive application process with WHEDA. The credits are awarded only if they are necessary for the financial feasibility of the property. A preference is given to developments located in municipalities with fewer than 150,000 people.
GOAL
Build Healthy Neighborhoods
The one fundamental goal that every strategy within this plan supports is healthy neighborhoods. Policies and investment in housing should not only diversify housing stock within the community, but should lead to healthy neighborhoods that are more likely to attract residents and reinvestment in the future. Healthy neighborhoods have:

1. Varied housing types, size and price points, including both owner- and renter-occupied units. This enables more people to stay in the neighborhood through shifting housing needs, and it limits future instability due to changes in the housing market.
2. Sidewalks and urban design features that make walking pleasant and safe (whether for transportation or for pleasure).
3. Convenient access to public transit and daily needs retail and services.
4. Quality parks and open space.
5. Community gathering places, including both public venues (e.g. community center) and private venues (e.g. coffee shops).
6. Active neighborhood associations and public or quasi-public places to meet within or near the neighborhood.

The City should prioritize projects that address both a market gap and criteria for healthy neighborhoods.

STRATEGIES FOR IMPLEMENTATION

Communication

Housing Committee
A Housing Committee or Subcommittee can be the driving force to implement this plan, including providing oversight on the development and administration of funding programs, supporting public outreach about the City’s housing needs and programs, and supporting updates to this Plan as the market shifts and outside funding programs change year by year.

There is a wealth of housing experts within the community who have a good pulse on the type of housing needed in the City, barriers to development, incentives developers need for affordable housing, and other issues related to housing development, renting and owning. The Housing Committee should at least annually convene a meeting with these housing experts to discuss what is going on the market and any new issues that may be facing the community. One option would be to create a sub-committee under the Redevelopment Authority.

Staff & Developer Communications & Processes
Development projects require collaboration with multiple City departments. Getting feedback and sign-off from each department in an efficient manner is a challenge in many
communities, including Green Bay. It will improve the experience for developers and outcomes for all if the City is able to improve the process in the following ways:

1. Assign a City staff person as a single point of contact for each project who will help the applicant navigate the process. This person should be a part of all project communications and willing to resolve problems that may arise in the review and approval process.
2. Ensure reviews and inspections are completed fully and in a timely manner, and include all pertinent feedback during the first review.

Initiatives

Neighborhood Associations
Continue promoting neighborhood identity and social cohesion through neighborhood associations. Active Neighborhood Associations within Green Bay are one positive element that is contributing to neighborhood satisfaction already, according to focus group participants. The City could also use Neighborhood Associations as a way to engage residents in neighborhood planning efforts and developments that might impact a particular area. For major developments in/near a neighborhood that may provoke some controversy, the City Council/local alderperson should work with the appropriate neighborhood association(s) to host a neighborhood meeting where the developer can present to and seek feedback from the neighborhood.

City-Owned Properties
The City currently maintains a list of properties owned by the RDA for residential and other types of development. Incentives are offered for many of the lots and the City lists what type of development they would like to see. This program should continued.

Regulation

Comprehensive Plan
The City is updating its Comprehensive Plan following the housing study which will serve to implement/reinforce the policies in this plan. The Comprehensive Plan’s Housing Element text should focus on flexibility for diverse housing formats and price points. The Future Land Use Map should include flexibility in residential and mixed use areas. To this end, the City could create the following districts:

- Low Density Housing: These areas include single-family and two-family units (both rental and owner-occupied), for various income levels.
- Low and Medium Density Housing: These areas include single-family and two-family units, townhomes and small apartment complexes (up to eight units per building).
- Medium Density Housing: These areas include a variety of attached housing types (townhomes, small and large multi-family buildings). These areas are generally close to major streets, mixed-use areas, or commercial/complement areas to provide convenient, walkable access to transit, shopping, restaurants, and other amenities. Medium density housing should be used as a transition between high and lower density housing.
- High Density Housing: These areas include larger multi-family buildings. These areas are also close to major streets, mixed-use areas, or commercial/complement areas.
- Neighborhood Mixed Use: These areas should include relatively small existing and planned activity centers with retail, restaurant, service, institutional and civic

Figure 90. Online Matrix of Available City-Owned Properties
Source: www.greenbaywi.gov/332/Available-Properties

<table>
<thead>
<tr>
<th>Address</th>
<th>Parcel ID</th>
<th>Lot Size / Square Feet</th>
<th>Plan</th>
<th>Asking Price</th>
</tr>
</thead>
</table>
| 158 N. Maple Avenue | 495 | 55' x 75' | UPDATE: The RDA has hired an architect to engineer plans for an attached garage to be placed within the footprint of the building. An architectural plan of the existing conditions will also be provided. This will be posted to the website as soon as they are completed with an anticipated release date of July 31st, 2020. | Negotiable | Relocate property by converting from multi-family to single-family for owner-occupancy.
uses primarily serving nearby residents. Residential should be included in mixed-use buildings and as standalone multi-unit residential developments.

- Community Mixed Use: These areas should include existing and planned areas supporting an intensive mix of residential, commercial and civic uses serving residents and visitors from the surrounding area and the community as a whole. These areas are generally located at major intersections and along relatively high-capacity transit corridors, providing more residential units and commercial space compared to Neighborhood Mixed Use Areas.

Consider Waiving or Reducing Fees
Affordable housing is the most challenging type of housing to develop, in part because it’s challenging to make it financially feasible. To help encourage affordable housing and reduce costs to developers, Common Council could consider waiving or reducing fees on a case-by-case basis. In some cases, this type of assistance can be used as local match for grant programs. The City could also consider covering the cost of the fees with TIF funds. Fee reductions should only be for projects with income-qualified affordable units that have some sort of requirement in place to be income-qualified for 15 years (the same as LIHTC).

Streamline Approval Process for Affordable Housing
Expedited approval processes save time and ultimately reduce costs to developers. A streamlined approval process for housing projects that include affordable units would offer an incentive to include these types of units in development. The City could consider committing to having determinations on developments with affordable housing made within 60 or 90 days.

To aid with communication and streamlining the process, the City could consider moving its permitting and planning review services online for the benefit of staff and applicants. This allows applicants to view the status of their project and comments from staff review. On the staff end, this pushes reminders to staff to get reviews done in a timely matter and facilitates communication between staff about projects. Evolve, Powered by Infovision Software is one example of such a service.

Code Enforcement for Student Housing
The City could create rental inspection programs in areas with a prevalence of single-family/two-family homes converted to rentals. As many of UW Green Bay’s students live in off-campus housing, there is a direct connection between the University and the City. The City should work with the University on creating and funding an inspection program in which the cost of salaries for code enforcers could be shared. The goal of the program being to ensure students are living in safe, healthy housing.

Reduce Parking Requirements for Affordable Housing
Parking is expensive, which adds to the cost of housing units. Lower-income households often have fewer vehicles and rely on public transit. Consider reducing parking requirements for all multi-family developments located within a certain distance (e.g. 1,000 to 1,500 feet) of a bus stop.

Review Requirements for Landscaping and Building Materials in Zoning Code
Design and landscaping requirements serve to preserve the quality and health of neighborhoods and communities, but they can also drive up developer costs, which is especially challenging for developers of affordable housing. The City should review its requirements for landscaping and hardscaping materials to see if any requirements can be softened or if there are materials that could be used to offer the same look at a lower price point. This issue was brought forward in focus groups as something that has deterred development of affordable housing in some areas of the city.

Zoning Code—Encourage Accessory Dwelling Units (ADUs)
An Accessory Dwelling Unit (ADUs) is a housing unit located on the same lot as a single-family home, commonly over a garage, in a basement or in its own structure. Attached ADUs are the most common since they are the least costly option for an ADU. Financing can be difficult (the average cost to develop a stand-alone ADU is $200,000), but these units allow homeowners to create an additional dwelling on their property for family members, caretakers, and friends in need of downsizing. Twenty percent (20%) of homeowners who took the Community Survey said they would be interested in developing an ADU on their property. Only two percent (2%) said they already have an ADU.

ADUs are currently permitted by right in the OR (Office Residential) and NC (Neighborhood Commercial Districts). ADUs are conditional uses within the R-1 (Low Density Residential-New Lots) and RR (Rural Residential) districts. Permitting ADUs by right in all residential areas would remove one hurdle for development. A requirement could be added that the property owner live on-site.

Enable Cottage Courts Through PUDs
The City’s Planned Unit Development (PUD) zoning offers flexibility to accommodate a mixture of residential, commercial and public facilities along corridors. The PUD is meant to encourage alternative designs that allow a mix of uses in one area and better use and integrate the
site’s natural characteristics as well as the existing built environment’s characteristics. One alternative design the City could seek to promote is the “cottage court.” Cottage courts are small groupings of housing around a shared public space. These can be for-sale or rental units. They offer a cost savings to developers/owners because they offer a small lot and a small home.

The City should explore areas where implementation could be possible and assemble and promote these areas to developers through the RDA.

**Create a Rural Holding District**
The City currently uses the RR (Rural Residential) district for land that is not yet served by utilities within the City. This is intended for limited use, however it makes up 35% of land that is zoned residential in the City. This make the default size for lots within this district to be 10,000 square feet, which facilitates the development of larger lot, single-family residential homes rather than a diverse spectrum of housing types and price points.

The City could create a Rural Holding District for undeveloped land. The purpose of this district is to hold lands as agricultural or open space until they are ready to transitional into urban districts. The only permitted use by right in these areas should be agriculture and open space. Once the City has development proposals for these areas, they should be rezoned appropriately, ideally integrating healthy neighborhood concepts. This will help ensure a mix of unit types and price points in the City.

**Funding**

**Create an Affordable Housing Trust Fund**
The City could create an affordable housing trust fund as a general purpose funding vehicle that can serve various affordability initiatives anywhere in the City. This can be used for matching funds, land purchase, new construction, renovation and downpayment assistance. Funds could come from the TIF Affordable Housing One-Year Extension, general obligation bonds, sale of surplus land, general fund budgeting and private contributions. This funding could be leveraged to make developers more competitive when applying for Low Income Housing Tax Credits (LIHTC).

**Tax Increment Financing—Affordable Housing Incentives**
The City should use TIF for the construction of infrastructure - water, roads, utilities, sewer - necessary to encourage the development of housing.

**Tax Increment Financing - Affordable Housing One-Year Extension**
A TIF district can be held open for one additional year beyond its planned or maximum duration to generate funds that will be used for affordable housing. 100% of the increment collected in that extra year can be used for housing anywhere in the City, with the stipulation that 75% must be used for affordable housing. More information can be found in section 66.1105(6)(g) of the State statutes.

*Figure 91. Cottage Court in Overland Park, KS*  
Source: www.opkansas.org
**Federal Low Income Housing Tax Credit (LIHTC) - Section 42 Housing**
LIHTC (or Section 42) is a federal program which gives the Wisconsin Housing and Economic Development Authority (WHEDA) the authority to issue tax credits for acquisition, rehabilitation or new construction of rental housing for low-income households (see description on page 79). There are two type of tax credits available through this program: 1) Federal 9% Tax Credit (competitive) and 2) Federal 4% Tax Credit (non-competitive).

**Wisconsin Low Income Housing Tax Credit (LIHTC)**
Similar to the federal LIHTC program, Wisconsin offers a 4% non-competitive state tax credit which can be used as match for the federal 4% program (see page 79 for more detail).

**Opportunity Zones**
The Opportunity Zones Program encourages private investment in specific high-need areas. For census tracts to qualify for the program, they must meet one of five federal low-income criteria. If a census tract qualifies, a federal tax incentive is given to investors who bring private capital and jobs to the community. The incentive includes a permanent exclusion from capital gains if the property is held for at least ten years. Additionally, the investor can receive a tax deferral if the capital gains are reinvested in a state opportunity fund.

Four areas in the City qualify under this program. The City should continue to promote this program as these areas offer opportunity for private investment and development of workforce housing.

**Downpayment Assistance**
WHEDA and the Federal Home Loan Bank of Chicago (FHLBC) already have downpayment assistance programs which should be promoted. The FHLBC Downpayment Plus program provides matching funds which could be matched from pools of local employers or from the City.

**Rental Conversion**
Conversion of single-family homes to rental homes is a common occurrence in college towns across Wisconsin. Not all instances of this are undesirable, but these conversions can create concerns among nearby owner-occupants, including noise and excessive parking. Therefore it can be desirable for some of these renter-occupied homes to be converted back to ownership units.

The City has offered a conversion grant program which is currently on hold and being reviewed and modified to cover more projects. The City should consider the following changes:
- At least 10% must be used for exterior renovations.
- Increase the maximum grant amount

**Partnerships**

**Habitat for Humanity**
Habitat for Humanity in Brown County uses volunteer labor and donations to build and renovate affordable housing. The City should continue the partnership with Habitat by working to maintain a supply of lots for new Habitat home construction. This will require a collaboration with various developers to arrange potential sites.

**NeighborWorks**
NeighborWorks Green Bay provides homeownership preparation services, downpayment and closing cost assistance, and affordable homes for sale and rent. The City should continue to partner with NeighborWorks to promote the services it offers and help it maintain a supply of existing owner/rental homes for renovation and lots for new owner/rental homes.

**Major Employers**
Major employers play an important role in the housing market in a community by bringing new people into the community or areas nearby. Employers have the best pulse on how many people they plan to hire, what their salaries (and budgets) will be, and what types of housing they may be looking for. The City should convene major employers in the community at least annually to discuss housing issues and initiatives in the City. The goal of the meeting should be a better understanding about changes in housing demand in the region. By discussing housing initiatives with employers, the City could help gain private sector support for developments which might be more prone to “not in my back yard” (NIMBY) sentiments. Major employers could be a strong partner in advocating for new developments and for advocating for changes in policies and regulations that support the development of affordable housing.

**University of Wisconsin - Green Bay**
The City should work with the University to update its campus plan every 5-10 years discussing physical enrollment and growth and that addresses any “objectionable impacts” the University might have on surrounding neighborhoods. A big component of this plan should be the University’s plans to house students within the community.

**Northeast Wisconsin Technical College**
The City should explore a partnership with NWTC and the Department of Workforce Development (DWD) to expand training programs for the unemployed or those seeking higher paid jobs in skilled trades. In particular, programs offering training in construction and rehabilitation of housing would be key areas for partnership. The City could consider partnering to provide financial assistance for people training in building trades.