

# Housing Analysis



## **Green Bay Smart Growth 2022**

# Housing Analysis

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# Housing Analysis

Housing issues have traditionally not been a major focus of municipal comprehensive plans. However, Wisconsin's comprehensive planning legislation (as revised in 1999) requires inclusion of a Housing Element as one of the nine required elements of a Comprehensive Plan. The intent of this requirement is to ensure that local governments assess their role in the housing market and their policies and programs that affect the housing supply. The Housing Element must include:

- Objectives, policies and programs that will provide an adequate housing supply, meeting existing and forecast demand;
- An assessment of the age, structural, value and occupancy characteristics of the housing stock;
- Identification of specific policies and programs that affect the housing supply. These should provide for a full range of housing choices that meet the needs of all income levels and age groups. Housing policies and programs should also provide for:
  - special needs housing;
  - low- and moderate income housing;
  - maintenance or rehabilitation of existing housing stock.

The City already engages in planning for specific types of housing through the Consolidated Housing Plan that is required by the U.S. Department of Housing and Urban Development (HUD). The consolidated plan is designed to consolidate the application procedures for HUD's housing programs, such as Community Development Block Grants. However, the consolidated plan

focuses only on low income and special needs housing (the types covered by most HUD programs), and not on more general, citywide housing issues that the Housing Element of this plan will address.

## Major Housing Characteristics

The following information summarizes the basic characteristics and conditions of the City's housing stock. Table 9-1 shows the change in housing numbers and type during the 1990s.

**Table 9-1: Total Housing Units, 1990 and 2000**

| Housing Type           | 1990   |         | 2000   |         |
|------------------------|--------|---------|--------|---------|
|                        | Number | Percent | Number | Percent |
| Single-family detached | 21,600 | 54.4    | 23,726 | 55.0    |
| Single-family attached | 1,988  | 5.0     | 2,155  | 5.0     |
| 2 units                | 5,841  | 14.7    | 5,590  | 13.0    |
| 3-4 units              | 2,427  | 6.1     | 2,596  | 6.0     |
| 5 and up               | 7,132  | 18.0    | 8,647  | 20.0    |
| Mobile home or trailer | 489    | 1.2     | 442    | 1.0     |
| Total                  | 39,726 |         | 43,161 |         |

The total number of housing units increased by 8 percent, while the mix of housing types remained relatively constant. The greatest increases were in the number of larger (5 units and up) multifamily apartments. Single-family detached and attached housing showed

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small increases, while the other housing types, such as duplexes, declined in number due to demolition or redevelopment.

**Table 9-2: Housing Comparison, Green Bay and Other Cities, 2000**

| Housing Type           | Green Bay | Appleton | Eau Claire | Kenosha | La Crosse | Oshkosh | Racine | Wisconsin |
|------------------------|-----------|----------|------------|---------|-----------|---------|--------|-----------|
| Single-family detached | 55.0      | 67.7     | 57.5       | 59.0    | 49.3      | 57.6    | 59.1   | 66.0      |
| Single-family attached | 5.0       | 3.9      | 4.0        | 3.2     | 3.5       | 2.7     | 3.0    | 3.4       |
| 2 units                | 13.0      | 10.4     | 12.2       | 12.5    | 13.0      | 13.9    | 17.0   | 8.2       |
| 3-4 units              | 6.0       | 3.3      | 9.3        | 5.6     | 7.0       | 5.6     | 4.9    | 3.9       |
| 5 and up               | 20.0      | 14.3     | 14.7       | 18.1    | 24.8      | 19.3    | 15.7   | 14.1      |
| Mobile home or trailer | 1.0       | 0.4      | 1.8        | 1.5     | 2.4       | 0.8     | 0.2    | 4.4       |
| Total number           | 43,161    | 27,675   | 24,753     | 36,162  | 22,201    | 25,359  | 33,458 | 2,321,144 |

**Table 9-3: Housing Tenure, Green Bay and Other Cities, 2000**

| Tenure          | Green Bay | Appleton | Eau Claire | Kenosha | La Crosse | Oshkosh | Racine | Wisconsin |
|-----------------|-----------|----------|------------|---------|-----------|---------|--------|-----------|
| Owner-occupied  | 56.0      | 68.8     | 57.4       | 62.2    | 50.7      | 57.6    | 60.2   | 68.4      |
| Renter-occupied | 44.0      | 31.2     | 42.6       | 37.8    | 49.3      | 42.4    | 39.8   | 31.6      |
| Occupied units  | 41,629    | 26,780   | 23,911     | 34,546  | 21,048    | 24,026  | 31,498 | 2,084,544 |

Table shows percentage of all occupied units

**Table 9-4: Housing Vacancy Status, Green Bay and Other Cities, 2000**

| Tenure                       | Green Bay | Appleton | Eau Claire | Kenosha | La Crosse | Oshkosh | Racine | Wisconsin |
|------------------------------|-----------|----------|------------|---------|-----------|---------|--------|-----------|
| Vacancy rate                 | 3.6       | 3.1      | 3.5        | 4.4     | 5.1       | 5.3     | 5.9    | 10.2      |
| Owner-occupied vacancy rate  | 0.9       | 1.1      | 1.0        | 1.3     | 1.0       | 1.3     | 1.0    | 1.2       |
| Renter-occupied vacancy rate | 4.1       | 4.4      | 3.5        | 4.9     | 5.1       | 6.5     | 7.2    | 5.6       |
| Total units                  | 43,161    | 27,675   | 24,753     | 36,162  | 22,201    | 25,359  | 33,458 | 2,321,144 |

Vacancy rates are percentages of all units, all for-sale units, and all rental units, respectively.

Comparing Green Bay to a sample of other mid-size Wisconsin cities and to the state, several facts become evident:

- Green Bay has a slightly lower proportion of single-family detached homes than the other cities, with the exception of La Crosse; all have lower percentages than the statewide average.
- Green Bay has a larger percentage of single-family attached units (i.e., townhouses) than the other cities, although they still represent a small percentage of the housing stock.
- Green Bay and La Crosse both have larger percentages of multi-family units (3 or more units) than the other cities, probably due to their role as University towns with substantial student populations.

Green Bay's rate of homeownership is seemingly in the mid-range for this group of cities, and is higher than that of La Crosse. However, homeownership varies widely by neighborhood or census tract. One of the City's policies has been to promote and encourage homeownership, as a means of increasing neighborhood stability.

As illustrated in Table 9-4 Green Bay's vacancy rate is quite typical of this group of cities. In all cases, most vacancies are found in rental units.

**Table 9-5: Age of Housing and Tenure**

| Year Built  | Number (incl. vacant) | Percent of occ. units | Owner-occupied (%) | Renter-occupied (%) |
|-------------|-----------------------|-----------------------|--------------------|---------------------|
| pre-1940    | 7,042                 | 16.9                  | 60.6               | 39.3                |
| 1940 - 1949 | 3,824                 | 9.2                   | 65.1               | 34.8                |
| 1950 - 1959 | 6,824                 | 16.4                  | 71.0               | 28.9                |
| 1960 - 1969 | 5,532                 | 13.3                  | 60.7               | 39.2                |
| 1970 - 1979 | 7,540                 | 18.1                  | 46.3               | 53.6                |
| 1980 - 1990 | 5,839                 | 14.0                  | 42.1               | 57.9                |
| 1990 - 3/00 | 5,028                 | 12.1                  | 47.3               | 52.7                |
| TOTAL       | 41,629                |                       |                    |                     |

The city's most active homebuilding decades (since 1940) have been the 1950s and the 1980s, although all decades since the 1940s have seen at least 5,000 new units built. Rental units were built in the largest numbers in the 1970s, 80s and 90s, based on the percent of occupancy shown in the table. Many of these newer units are probably multi-family apartment complexes. Renters also currently occupy a high proportion of the pre-1940 and 1960s housing (many of these are likely conversions to rental units). Housing construction slowed in the 1990s (a breakdown of housing by tenure is not yet available).

### Housing Values

The **median housing value** in 1999 was \$96,400, up from \$55,200 in 1989. Housing values tend to cluster in the \$50,000 to \$100,000 range (52 percent of units) and in the \$100,000 to \$150,000 range (31 percent). Only 4.5 percent are valued at more than \$200,000. The median value for Wisconsin as a whole was \$112,200. In 1999 the average sales price in Brown County was \$113,000.

**Median rent** in 1999 was \$495 – in other words, 50% of renters paid less than that amount. The median for Wisconsin was \$540.

General state guidelines specify that housing costs in Wisconsin should be no greater than 30 percent of household income. In 1999, **32 percent** of renter households paid **over 30 percent of their income** on rent.

In the owner-occupied household surveyed, **18 percent** paid over 30 percent of their income on mortgage payments or other housing fees.

### Housing Conditions

The City has been able to assess housing conditions using census data provided by HUD as *The Comprehensive Housing Affordability Strategy Databook*. Based on this source:

- 40.4% of all rental units and 15.5% of owner units are estimated to have at least one housing condition problem.
- 863 units are overcrowded
- 27% of households in the City are low-income (below 50% of median income) and an additional 20% are moderate income (50 – 80% of median).
- Most low-income households are concentrated in the near downtown neighborhoods with the oldest housing

- Low-income households have the highest incidence of housing problems – that is, they are 2 to 3 times more likely to have housing problems than City as a whole

## Housing Plans and Programs

### The Consolidated Plan

Every five years, the City updates *its Consolidated Strategy and Plan for Housing and Community Development* (the “Consolidated Plan”). The plan establishes priorities for the use of HUD funds in a way that maximizes benefits to the City in three general areas: providing decent housing, providing a suitable living environment, and expanding economic opportunity. Each of these benefits is primarily aimed at low-income persons. The following information is drawn largely from the most recent (2000-2004) Consolidated Plan.

### Housing Needs

The following are the primary housing types needed by the City’s low-income and special needs populations:

- Large family (rental) units with three or more bedrooms, based on 1990 census data (863 units overcrowded) and comments from housing service agencies. It appears that Southeast Asian families in particular are in need of such units.
- Low-income apartments for families of all sizes;
- Homeless facilities;
- A variety of elderly and disabled housing, due to the overall aging of the community;
- Housing for the chronically mentally ill;
- Small group residential facilities for mentally retarded.

## Housing Programs and Agencies

The City administers or participates in a great variety of housing programs, many of them funded by the U.S. Department of Housing and Urban Development and by the Wisconsin Housing and Economic Development Agency (WHEDA).

Major programs include:

- Community Development Block Grants, used for a wide variety of projects, including both housing and public improvements.
- The HOME Program, used mainly for rehab loans for owner-occupied housing and acquisition and rehabilitation of rental housing.
- The Section 8 Certificate/Voucher Program reduces housing costs for low-income renters to 30% of their income, making rents affordable. Funds are provided to housing authorities and distributed to housing agencies.
- The WHEDA New Home Program provides low-interest loans and site preparation grants for new construction on vacant lots in the near downtown neighborhoods.

In 1997, the City chose to concentrate CDBG and HOME funds in a comprehensive revitalization effort in designated Impact Areas. Target areas are currently located in the Northeast (NENA), Navarino and Seymour neighborhoods. Projects in these areas include rehab of selected multi-family buildings and infrastructure improvements such as street lighting.

Other privately-supported programs include:

- Green Bay Bankers' Association home mortgage loan program (\$5 million, 5.99%) for housing in designated Impact Areas.
- First Northern Savings Bank exterior improvements loan program within these areas (no household income limits).
- Neighborhood Housing Services programs (see below under Partner Agencies).

## Partner Agencies

Many housing programs are administered by several authorities established by the City, and in partnership with County agencies, as follows:

- Redevelopment Authority of the City of Green Bay – Administers the CDBG and HOME programs for the City.
- Housing Authority of the City of Green Bay – Administers public housing programs in the City. The Housing Authority manages 153 elderly/disabled units and 50 family units.
- Brown County – Is the primary grantee for affordable housing grants in the County, some of which provide benefits within the City. The County also operates the County Human Services, General Relief Program, Mental Health Center, and other services that are important components of housing assistance.
- Housing Authority of Brown County – Administers Section 8 Certificates/Vouchers for the County, 75 percent of which are used in the City. There are approximately 3,000 certificates issued in the County, covering about 2,000 privately-owned units, as well as group homes and community-based residential facilities

The City also works with many non-profit agencies and organizations, as well as private businesses and industries. A partial list includes the following:

### Housing and Shelter Providers

- Neighborhood Housing Services of Green Bay, Inc. – Acquires properties and rehabilitates them for rental by low-moderate income households. Conducts minor home repair program for low-income households in near downtown neighborhoods. Offer counseling, information and referral services, and downpayment/closing cost assistance to homebuyers.

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- Integrated Community Services, Inc. – Manages housing rehabilitation programs, including CDBG/HOME programs in designated Impact Areas.
- Mirmar, Inc. – Owns and manages low-income rental housing units.
- Cooperative Living Complex – Supported residential facility for the disabled.
- Crossroads – Homeless shelter
- Salvation Army – Provides temporary shelter facilities and programs for homeless
- St. Vincent DePaul – Provides temporary homeless shelter
- Habitat for Humanity – Constructs low-income, owner-occupied housing
- Mutual Housing Association of Brown County – Owns and manages a number of affordable housing units in the County, some of which are located in the City.
- New Shelter, Inc. – Manages homeless shelter.

### **Counseling and Support Services**

- Curative Rehabilitation Center, Inc. – Administers programs for the disabled
- Association for Retarded Citizens, Inc. – Administers programs for retarded citizens
- United Hmong Association of Brown County, Inc.
- Hmong Association of Brown County, Inc. – Both groups provide counseling and referrals for affordable housing.
- Brown County Task Force for the Homeless, Inc. – Assists and coordinates homeless services.

Wisconsin Public Service also provides energy saving assistance to property owners, ranging from furnaces and insulation to energy audits and low interest loans.

## Housing Issues

- How can the City's housing supply best be structured to compete with new housing in outlying communities?
- How should the mix of housing types change during the plan period? Should greater diversification of the City's housing stock be encouraged?
- Is there a market demand for housing types not represented? (Examples might include higher-end apartments in mixed-use buildings; urban townhouses or rowhouses; live-work units; small-lot single-family homes with common amenities; larger rental apartments; senior housing for independent living.)
- To what degree is a diversity of housing types desirable within single neighborhoods? Could design standards help to create a compatible mix of housing types and densities? Should the greatest variety of housing types be concentrated around neighborhood commercial nodes?
- Should design standards be developed for new infill housing in existing older neighborhoods? These might include basic criteria such as similar setbacks, building massing and garage placement.
- Should programs be developed to assist the City's elderly now residing in large single-family homes, to provide for shared living arrangements, maintenance assistance, or rehabilitation for accessibility?
- How can the City's existing housing stock best be preserved and upgraded? Are additional incentives needed to stimulate private sector investment in housing in the City's older neighborhoods?

- How can homes in existing floodplain areas be upgraded to better meet flood protection standards?
- How can the City's large stock of 1950s – 1960s single-family homes best be updated to meet current market needs and ensure the continued viability of their neighborhoods?
- Should certain housing types be targeted for selective replacement? (Examples might include small multifamily buildings in poor condition.) If so, what kind of housing should replace them? What is the ideal balance between “retention” and “replacement”?
- Are fair housing issues being adequately addressed? (This includes non-discrimination in provision of housing and housing assistance.) Are additional efforts needed?
- Should the City's zoning code be made more flexible to accommodate a greater variety of housing types and site designs?