



FOX CITIES and GREATER OUTAGAMIE COUNTY REGIONAL HOUSING STRATEGY

PREPARED BY:
Outagamie County, Development & Land Services

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Executive Summary

This document is the result of a collaborative effort to establish a regional housing strategy that addresses the following four goals:

1 Address the housing needs of all people including households that need supportive services and households of all incomes.	2 Create thriving neighborhoods that reduce sprawl, that balance the housing needs of our urban and rural communities, and that are inclusive of people with mixed incomes.	3 Diversify our housing stock and expand our supply of affordable housing and homeownership products.	4 Support policy changes, zoning reform, and plans that move us toward a pro-housing paradigm shift.
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This strategy recommends the implementation of 19 actions that could help us achieve our goals. Recommendations, listed below, are more fully described in Chapter 3.

1. Form a housing alliance
2. Establish a housing education program
3. Maintain an inventory of housing services and programs
4. Increase allowable residential densities
5. Audit and revise code to allow diverse housing types and to reduce barriers
6. Ensure sufficient land is zoned to accommodate multifamily housing
7. Address the uniform dwelling code
8. Provide bonus code incentives
9. Streamline development approval processes
10. Offer down payment assistance
11. Provide emergency housing assistance
12. Offer direct subsidies for new construction
13. Offer direct subsidies for rehabilitation
14. Offer direct subsidies for transitional housing
15. Offer direct investments in public improvements
16. Allocate funding to expand operations of non-profits/govt. providers of affordable housing
17. Allocate funding to public housing authorities to add more units
18. Dispose of public lands to support housing development
19. Secure vacant or abandoned properties

Chapter 1 – About this Strategy

In 2022, Outagamie County identified a need for a focused strategy to support housing production, housing affordability, and housing diversity. To deliver on this need, the County’s Department of Development and Land Services invited a group of practitioners – working in the housing and community development space – to the table to craft a housing strategy that could be broadly applied to the entire Fox Cities and Greater Outagamie County region.

The need for a strategy was timely because in 2021 and 2022, state, local, and Tribal governments across the country, as part of the American Rescue Plan Act (ARPA), received an allocation of Coronavirus State and Local Fiscal Recovery Funds (SLFRF) to respond to the negative economic impacts of the Coronavirus pandemic. Through previous processes, Outagamie County (as well as other municipalities in the region) decided to commit a portion of SLFRF funds to support housing. With dollars to expend on housing in the near-term, direction was needed on how best to allocate them.

In addition to the availability of funds, conversations about the need to address housing have been bubbling up for some time. Our region’s growing population coupled with slight housing underproduction and declines in housing affordability have created concern for many in our region who provide housing and housing-related services.

As such, this strategy was designed to:

- Include a series of recommendations, which may be used as a decision-making tool to guide future investments in housing and housing programs.
- Give policy makers, planners, and housing providers the opportunity to synch up their work, find administrative and regulatory efficiencies, and establish better solutions to our modern-day housing challenges.
- Catalyze intergovernmental and public-private collaboration so that our region may intentionally create a healthier housing system.

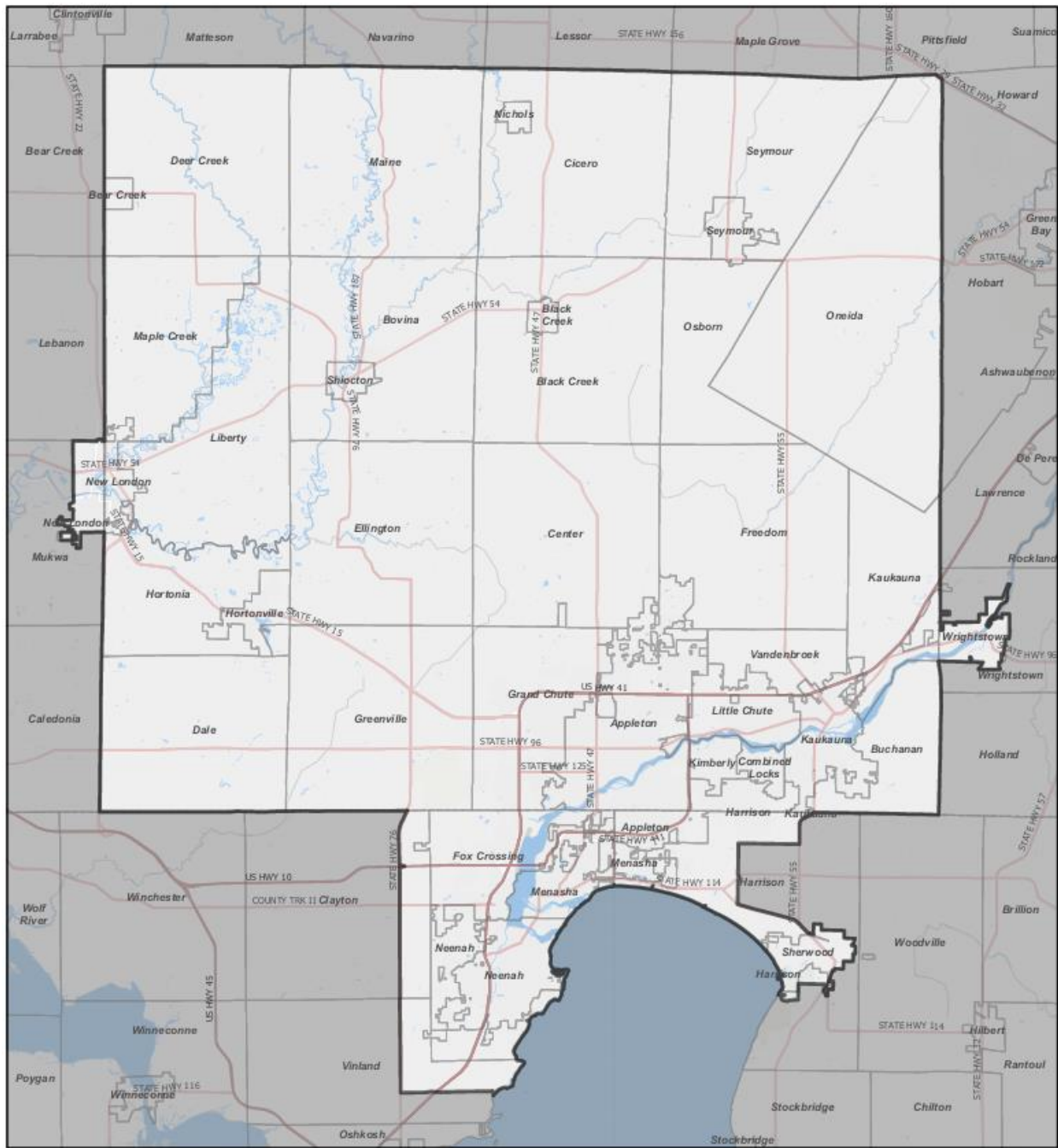
The region

The scope of this strategy encompasses Outagamie County and the urbanized area of the Fox Cities, including the entire City of New London and Village of Wrightstown (see Exhibit 1).

The benefit of a regional housing strategy is its ability to address the full extent of our housing market, which cannot be as effectively addressed when working within the confines of local political boundaries alone. In that, housing markets are complex and affected by public policy at all levels of government, local land use rules that vary by jurisdiction, employer/business locations, our transportation network, choices of developers, and the choices and consumer preferences acted on by families and households across our region.

Exhibit 1. Fox Cities/Greater Outagamie County Region

Source: Outagamie County.



Legend

-  Primary Road
-  Secondary Road
-  Planning Area Boundary
-  Municipality Boundary



Outreach and engagement

Outagamie County established a volunteer task force to guide the development of this strategy. The task force comprised municipality representatives, housing service providers, funding agencies, and home builders from across the region. They met four times on February 24, March 21, April 19, and May 23 of 2022 to review data, to provide insight about the region's housing needs and opportunities, and to deliberate on and determine the recommendations documented in this strategy. In addition to task force engagement, the housing strategy was available for public review in May of 2022.

Housing vision and goals

This strategy's vision and goals explain the intention of this document and any future implementation of its recommendations.

OUR VISION

Through a lasting process, practitioners and policy makers within the Fox Cities and Greater Outagamie County Region will collaborate together to ensure our housing market is responsive to our complex and evolving housing needs.

OUR GOALS

1. Address the housing needs of all people, including people that need supportive services and households of all incomes.
2. Create thriving neighborhoods that reduce sprawl, that balance the housing needs of our urban and rural communities, and that are inclusive of households with mixed incomes.
3. Diversify our housing stock and expand our supply of affordable housing and homeownership products.
4. Support policy changes, zoning reform, and plans that move us toward a pro-housing paradigm shift.

Chapter 2 – Summary of Housing Needs

Chapter 2 presents a summary of the Fox Cities’ and Greater Outagamie County’s housing needs. Its purpose is to help define the housing needs that any future action should target. This summary is informed through data analysis documented in Appendix A, as well as through input collected from the housing advisory task force. Please see Appendix A for more information about the region’s housing market, and the key factors affecting our market.

More housing

Our region needs more housing. This conclusion is based on analysis that shows that our region has historically under-produced housing (i.e., production of housing has not kept pace with existing demand for housing) as well as the fact that our region’s population is growing, and we will need new housing to keep up with future household growth.

This study estimates that our regional housing need, for the 2020 to 2030 period, is approximately **10,910 to 17,738 new dwelling units**.¹ A portion of this need addresses our current undersupply of housing and a portion accommodates the region’s future need for housing to accommodate household growth. Over the 2020 to 2030 period, production of 10,910 to 17,738 dwelling units translates to an average annual production target of about 1,091 to 1,774 units per year.

According to SOCDs data from the U.S. Department of Housing and Urban Development, the region permitted an estimated 1,102 new dwelling units in 2020, 1,280 new units in 2021, and about 123 new units in 2022 (as of February). The data suggest the region is thus far meeting its housing need targets, and is tracking with the lower end of the production target range.

Housing affordable to households at all incomes

Our region is composed of households across the income spectrum. Therefore, to better accommodate our mixed-income community, each jurisdiction in our region should support the development and preservation of housing at price points suitable for all income levels.

The market does not typically necessitate support for the production of higher-end products (given their profit margins), and accordingly, our region may benefit from targeting our support for housing that is affordable to households with middle to lower incomes. To do this, there are multiple challenges to overcome, including:

- **Inflation** and the rising cost of construction is making even the most basic homes increasingly costly to build and repair. When the delivery of new housing can only be reasonably developed (and then sold or rented) at higher costs, many households become priced out of the new construction market. Further, if the price to rehabilitate or repair an “affordable” unit to make it safe/habitable is too great, the unit may altogether lose its affordability factor. In addition, inflation can lead to higher mortgage/financing product interest rates.
- **Competition** for comparatively affordable housing creates downward pressure on less affluent households. For example, when middle-income households struggle to find

¹ Outagamie County documented methods and assumptions in Appendix A.

affordable products suitable for them, they will rent or purchase less expensive products, resulting in fewer affordable options available to lower-income households. This imbalance results in higher rates of housing cost burden.²

Addressing our need for affordable housing for households at the lowest end of the income spectrum, may require us to better support existing Public Housing Authorities and other mission-driven non-profit agencies in our region. These organizations are equipped at managing permanently affordable housing units and administering housing and human service programs for those that need it most. However, their program offerings typically run at capacity, with unwavering waiting lists.

Affordable housing in high opportunity areas

Our region is composed of many communities with distinct identities, political realities, and local housing markets. Similar to many U.S. regions, some communities which comprise our region are more affluent (containing mostly higher-end housing products) while others are more economically diverse (containing more, or a majority share, of the region's affordable housing stock).

Issues can arise when affordable housing is concentrated, and solely produced, in limited areas. On one hand, it can lead to or exacerbate the concentration of poverty. On the other hand, areas which lack affordable housing can suffer from workforce shortages and find it hard to attract workers at the mid- to lower-end of the wage scale.

Mitigating this imbalance can be challenging. In particular, affordable housing can face substantial neighborhood opposition. Despite modern building practices that lead to well-designed, affordable homes, stigmas and stereotypes about who lives in affordable housing persist. The solution will require ongoing education and the political will to overcome these socially and economically harmful stereotypes.

High opportunity areas are understood to have positive effects on the economic mobility of their residents. General characteristics of these areas may include:

- **Higher homeownership rates and job density**
- **Lower poverty rates and crime rates**
- **Rich in amenities, such as parks, trails, transit, businesses and services, and schools**

Greater housing choice

Development of single-family detached housing has dominated, and continues to dominate, building activity in our region. As demographic and economic trends shift, however, we will increasingly see a need for a wider variety of housing types to accommodate existing and future residents. For instance:

- While many households in our region may prefer single-family detached housing, our market can still back this preference while supporting greater choice. For example, small changes in the way we zone for and build single-family detached housing (e.g., to reduce square footage, to decrease lot size, to cluster more units around shared outdoor space, etc.) could help to make single-family detached housing more affordable and attainable to more households.

² Housing cost burden is defined as households paying more than 30 percent of their household income on housing costs (rent or mortgage, plus utilities).

- As our senior residents age, they will increase demand for easy-to-maintain homes (e.g., smaller rental units and homeownership products), assisted-living facilities, and age-restricted developments. Seniors will also increase demand for accessibly-designed units (e.g., units with single floor living, no step entry, wide hallways/doors, etc.). Some seniors may move back in with their adult children, making multi-generational housing options (e.g., accessory dwelling units) a more desirable option.
- A wider variety of homeownership products can help make homeownership more attainable to more households. Examples include smaller homeownership products (in terms of square footage) or products which achieve better economies of scale (e.g., single-family attached housing, cottage cluster housing, or multifamily condominiums. Well-designed/planned manufactured housing communities present another option to increase homeownership among households with lower incomes.
- Still, homeownership is not attainable for every household and it is also not desired by every household. In this case, the region may want to mitigate a gap in our housing market for larger rental products (e.g., units with three or more bedrooms) to accommodate larger household and family sizes, as well as higher-amenity rental products to accommodate higher income earners who want to rent.
- Upward mobility housing solutions are also needed. Individuals and households with extremely low incomes and those who are experiencing homelessness need access to shelters, single room occupancies, and transitional housing.

To generalize, if we want our region to possess a more diverse housing stock, two steps must take place. First, our zoning codes and development standards must allow diverse housing options outright and with fewer barriers. In that, our region cannot accommodate housing choice if we legally exclude various options from being built or if we make these options so costly to build that the products cannot achieve affordable prices. Second, we must continue to evaluate how our values and cultural expectations shape our neighborhoods and housing stock to better understand how we may inadvertently and/or deliberately be preventing needed housing types from being built.

For additional context about different housing types, see Appendix B.

Housing preservation

To maintain our existing housing stock (as to not exacerbate housing shortages), our region will need to address housing preservation. Housing preservation describes a process of rehabilitation, repair, and/or maintenance to a property so it can continue to operate (functionally and safety) as a residential use. Preservation can address a variety of different needs; for example, it can:

- Improve safety and the habitability of housing that has fallen into disrepair, especially in cases where households cannot afford to make needed improvements.
- Improve the safety, habitability, and/or functionality of older homes.
- Stop the deterioration of housing units before they must be condemned or removed from the market (e.g., demolished).
- Improve the performance of existing residential neighborhoods (e.g., property values, curb appeal, etc.).

- Preserve the property tax base.
- Introduce opportunities to convert larger single-family homes into duplexes.
- Introduce opportunities to incorporate ADA-accessible home improvements to better accommodate persons with disabilities and senior residents.

In regards to housing which has been government-subsidized and restricted as affordable (i.e., dedicated affordable housing), housing preservation can also refer to the retention of these units as *affordable* units, after their affordability period expires. In that, once dedicated affordable housing converts to market rate, it can be very challenging to bring them back without some kind of intervention (i.e., policy intervention to continue to subsidize the units as affordable, non-profit intervention to acquire the units and maintain them as affordable, etc.).

Chapter 3 – Recommended Course of Action

Discussion amongst the housing task force resulted in a series of recommendations established to improve our region’s housing market and the future housing situations for households across our region. Exhibit 2 presents the recommendations, organized by theme. It also considers the generalized roles that different organizations make take as the strategy is implemented.

Exhibit 2. Fox Cities and Greater Outagamie County Housing Strategy: Recommended Actions

Recommendation	Description	Key Roles
THEME 1: EDUCATE		
1 Form a Housing Alliance	Establish a housing alliance composed of this strategy’s housing task force as well as other interested stakeholders. This group could oversee the progress of this strategy, discuss new ideas and housing issues as they arise, work on messaging, establish mutually agreed upon housing positions, and continue to assess the evolving housing needs of this region. According to the task force, there was interest in quarterly meetings to continue exploring the topics outlined in Appendix D.	<i>Lead:</i> Public, private, or non-profit <i>Support:</i> Public, private, non-profit
2 Establish a Housing Education Program	Develop a housing education program that educates the public, practitioners, elected officials, landlords/tenants, and employers about the housing issues and barriers our region faces. Among other objectives, the program should seek to: <ul style="list-style-type: none"> • Reduce stigmas about affordable housing and people that need affordable housing. • Build trust in government to help people access housing programs/assistance. • Help establish the political willpower to create change. • Explain the benefits and impacts of diverse housing types (e.g., to allow people to age in place, to create neighborhoods that have positive effects on the economic mobility of their residents, etc.). • Provide resources and education related to best practices for landlords and property managers, fair housing, and tenant rights. • Explain the importance of attending meetings to show support for housing projects. 	<i>Lead:</i> Public, private, or non-profit <i>Support:</i> Public, private, non-profit

Recommendation	Description	Key Roles
<p>3</p> <p>Maintain an Inventory of Housing Services and Programs</p>	<p>Establish an inventory documenting housing programs and services offered in the region. Among other helpful details, the inventory should identify and describe the programs which exist, the agency that offers and administers them (including contact details), and who is eligible to use them. The inventory may be used to educate the public and other providers about what programs are available. Compiling information for the inventory will likely require the participation from existing housing service providers and program administrators (namely, to provide or verify relevant information documented in the inventory). Potential groups to reach out to include Wisconsin 211, member organizations of the Fox Cities Housing Coalition, housing authorities, and local units of government (e.g., community development departments).</p>	<p><i>Lead:</i> Coordinating entity</p> <p><i>Support:</i> Public, non-profit</p>
<p>THEME 2: REMOVE REGULATORY BARRIERS</p>		
<p>4</p> <p>Increase Allowable Residential Densities</p>	<p>This action improves the capacity of land to accommodate housing by giving developers the option of building to higher densities in specific zones (e.g., most commonly multifamily residential zones) or in particular areas (e.g., near employment hubs, transit, services, trails, etc.).</p>	<p><i>Lead:</i> Public</p> <p><i>Support:</i> Private, non-profit</p>
<p>5</p> <p>Audit and Revise Code to Allow Diverse Housing Types and to Reduce Barriers</p>	<p>Perform a code audit, talk to developers to identify barriers to the development of needed housing types, and perform subsequent revisions to the zoning/development code. Needed housing types may include:</p> <ul style="list-style-type: none"> • Single family housing including: small-lot and narrow-lot single-family detached housing, tiny homes, cottage cluster housing, and single-family attached housing (e.g., townhomes) • “Plex-housing” including: duplexes, triplexes, and quadplexes • Multifamily housing (with 5+ units per structure), of various types including garden apartments, courtyard apartments, condominiums, mixed-use buildings, etc. • Accessory dwelling units (attached and detached) • Other types including: single-room occupancies (SROs), live/work units, etc. <p>Potential code revisions may include: expanding the types of housing permitted in zones as well as adjusting standards such as building height and lot coverage, minimum and maximum lot sizes, densities, frontage widths, setbacks, and parking requirements.</p>	<p><i>Lead:</i> Public</p> <p><i>Support:</i> Private, non-profit</p>

Recommendation	Description	Key Roles
<p>6</p> <p>Ensure Sufficient Land is Zoned to Accommodate Multifamily Housing</p>	<p>Ensure communities across our region can accommodate multifamily housing by planning for and providing for a sufficient supply of land that is zoned to allow multifamily housing outright as a permitted use. To determine sufficiency, the jurisdiction could develop a housing needs analysis that considers household projections and housing projections (by housing type), a residential buildable lands inventory, and then a capacity and land sufficiency analysis that establishes assumptions for number of dwelling units per acre. The analysis should also consider sites suitable for infill development. The analysis could lead the jurisdiction to proactively rezone sites which are good candidates for housing, or institute efficiency measures in existing zones to promote higher density multifamily housing.</p>	<p><i>Lead:</i> Public</p> <p><i>Support:</i> Private, non-profit</p>
<p>7</p> <p>Address the Uniform Dwelling Code</p>	<p>Assist municipalities in their adoption of a flexible building code (optional chapter, modeled after Chapter VII of the Wisconsin Uniform Building Code, as created by the Building Inspectors Association of Southeastern Wisconsin) to allow property owners to make more cost effective improvements in existing, older dwelling units.</p> <p>In addition, work with building inspectors (municipal employees and private contractors) to create more consistency in the interpretation of the building code across jurisdictions.</p>	<p><i>Lead:</i> Public</p> <p><i>Support:</i> Private, non-profit</p>
<p>8</p> <p>Provide Bonus Code Incentives</p>	<p>Bonus code incentives, or incentive zoning, is a way to provide extra development rights in exchange for the developer providing public benefits (e.g., producing affordable housing units). The incentive is used to make the public benefit more financially feasible. Incentives could include:</p> <ul style="list-style-type: none"> • <i>Density bonus:</i> to increase the number of units permitted per acre. • <i>Height bonus:</i> to increase the height of the structures. • <i>Parking reduction:</i> to reduce the minimum requirement for parking, or provide greater flexibility in meeting parking requirements. <p>The incentive(s) could be applied to one zone, multiple zones, or as an overlay district to one or more key areas.</p>	<p><i>Lead:</i> Public</p> <p><i>Support:</i> Private, non-profit</p>

Recommendation	Description	Key Roles
<p>9</p> <p>Streamline Development Approval Processes</p>	<p>Streamline residential development approval processes for building, zoning, and land use permits and/or decisions so that they are quicker and more predictable processes to get through. Changes to local processes may vary across communities, but could include initiating one-stop permitting, reducing timelines, documenting meeting/milestone dates, and updating processes and procedures so they are more consistent between different municipalities.</p>	<p><i>Lead:</i> Public</p> <p><i>Support:</i> Private, non-profit</p>
<p>THEME 3: STABILIZE HOUSEHOLDS</p>		
<p>10</p> <p>Offer Down Payment Assistance</p>	<p>Offer down payment assistance to eligible households (such as first-time homebuyers) to help build wealth and to support housing stability. Assistance may be offered in the form of grants, low-interest loans, forgivable loans, deferred-payment loans, and/or via a matched savings account program.</p>	<p><i>Lead:</i> Funding agency, non-profit</p> <p><i>Support:</i> Public, private</p>
<p>11</p> <p>Provide Emergency Housing Assistance</p>	<p>Offer rent, mortgage, utility, and/or delinquent property tax assistance to qualified people/households. Emergency housing assistance would be intended to help stabilize persons/households who are at risk of losing their housing or who are currently homeless.</p>	<p><i>Lead:</i> Funding agency, non-profit</p> <p><i>Support:</i> Public, private</p>
<p>THEME 4: ALLOCATE FUNDING</p>		
<p>12</p> <p>Offer Direct Subsidies for New Construction</p>	<p>Offer grants and/or low-interest loans to subsidize the development of new housing, with conditions of approval. Funding may be used to off-set the cost of development of needed housing types and may be used to leverage state and federal dollars. A developer agreement would be required to establish terms.</p>	<p><i>Lead:</i> Funding agency (public, non-profit)</p> <p><i>Support:</i> Public, private, non-profit</p>
<p>14</p> <p>Offer Direct Subsidies for Rehabilitation</p>	<p>Offer grants and/or low-interest loans to subsidize the rehabilitation of existing housing, with conditions of approval. Funding may be used to off-set the cost to repair existing housing and may be used to leverage state and federal dollars. A developer agreement would be required to establish terms.</p> <p>Funding may also be offered directly to homeowners to assist them with maintenance costs. This helps communities ensure a quality housing stock free from major deterioration, and it helps lower-income households maintain safe housing without adding a financial burden.</p>	<p><i>Lead:</i> Funding agency (public, non-profit)</p> <p><i>Support:</i> Public, private, non-profit</p>

Recommendation	Description	Key Roles
<p>15 Offer Direct Subsidies for Transitional Housing</p>	<p>Offer grants and/or low-interest loans to subsidize housing purposed for transitional housing, with conditions of approval. Funding may be used to off-set the cost of development, acquisition, or preservation of transitional housing; to leverage state and federal dollars; to fund rapid rehousing services at the individual-level; or to fund assistance for groups (e.g., master leases of hotels, motels, or similar facilities to expand available shelter). A developer agreement would be required to establish terms.</p>	<p><i>Lead:</i> Funding agency (public, non-profit) <i>Support:</i> Public, private, non-profit</p>
<p>13 Offer Direct Investments in Public Improvements</p>	<p>Invest in off-side improvements needed to catalyze or unlock areas ripe for residential development. Infrastructure (roads and sidewalks, utilities, water, sewer, etc.) costs can greatly impact the financial feasibility of new developments. The availability of infrastructure is also an important factor that developers consider when making decisions about where to locate. Allocating funding for the development of public infrastructure can incentivize the location of new housing, such as in areas near planned employment centers or in master planned areas intended for higher density residential development (for example). It can also help to make new housing more affordable, as the cost infrastructure would not be passed on to the housing consumer.</p>	<p><i>Lead:</i> Funding agency (public, non-profit) <i>Support:</i> Public, private, non-profit</p>
<p>16 Allocate Funding to Expand Operations of Non-Profits / Govt. Providers of Affordable Housing</p>	<p>Provide funding to increase the operational capacity of community partners in our region that specialize in providing housing services and homeless support. Many of these agencies have limited operational funds to add additional staff to support the creation or maintenance of more affordable units, transitional housing units, or shelter beds. If these community partners cannot add staff capacity, there will continue to be barriers to providing additional units or programs aimed at supporting our extremely low- to low-income households.</p>	<p><i>Lead:</i> Non-profit, public <i>Support:</i> Public, private, non-profit</p>
<p>17 Allocate Funding to Public Housing Authorities to Add More Units</p>	<p>Provide funding to Public Housing Authorities so they may add more affordable units to their portfolios. Housing Authorities have access to unique funding programs and have full-time staff dedicated to lease up units, offer client support, conduct unit maintenance, etc.</p>	<p><i>Lead:</i> Public Housing Authority <i>Support:</i> Public, private, non-profit</p>

Recommendation	Description	Key Roles
THEME 5: STRATEGICALLY ACQUIRE/DISPOSE OF LAND AND PROPERTY		
18 Dispose of Public Land to Support Housing Development	<p>Surplus land owned by a government entity may be sold to a private or non-profit entity for development of affordable housing or other high priority housing type. The approach would allow the public sector to leverage its surplus land supply, by selling it at zero cost or below market value. For example, once a site or sites are identified, a municipality would issue an RFP to identify potential partners to purchase and develop the site with specific terms via a developer agreement. The municipality should ensure the site is development-ready (e.g., take care of any rezone needed, establish a PUD, assist with reducing site constraints, etc.).</p>	<p><i>Lead:</i> Public <i>Support:</i> Private, non-profit</p>
19 Secure Vacant or Abandoned Properties	<p>Secure vacant or abandoned properties, reduce their negative impact (e.g., through maintenance, environmental remediation, demolition and redevelopment, etc.), and convert property to a more productive housing use. Note: to be eligible for use of ARPA funding, this strategy should not result in a net reduction in occupiable housing units for low- and moderate income households. Adherence to the Uniform Relocation Assistance and Real Property Acquisition Policies may be required.</p>	<p><i>Lead:</i> Public <i>Support:</i> Private, non-profit</p>

Chapter 4 – Next Steps

This section outlines several next steps as the region transitions from action identification and prioritization, to implementation of the actions set forth in Chapter 3.

Step 1: Establish working groups

Establish working groups or teams to pursue implementation of individual actions, and to provide continuity and leadership. A few considerations:

- Working groups may need to meet on a regularly occurring basis, at least initially.
- Working groups may need to take different forms, depending on the action. For example, some groups will comprise few or many stakeholders – however, core teams of fewer than 10 people will increase efficiency. Some working groups will comprise stakeholders working in similar or diverse practice areas; some will be focused on local-level action (others on sub-regional- or regional/state-level action).

While many of the actions require partnerships, some actions will benefit one group over another, meaning some stakeholders may be less inclined to involve themselves in the implementation of all or many of the recommended actions. This strategy was designed with this understanding in mind, as meaningful change will require different groups to get involved in many, different issues.

- Working groups will need to be self-starters and motivated to set up an implementation framework.

Step 2: Get started

Get started on implementation. For each action, the working group may need to conduct additional planning or analytical exercises, gauge political willingness and community buy-in, educate others, seek feedback from stakeholders, and evaluate funding needs. In addition, and depending on the type of action, work groups may need to establish program parameters, consider best practices, or identify options to progress partnerships or community agreements.

In terms of generalized implementation considerations, stakeholders in support of this strategy should be cognizant that the implementation of actions are likely to:

- **Occur in stages.** Each action was selected with a desire to be implemented in the near-term. However, some actions may be more straightforward to implement. For example, some actions can be implemented by a single group at a local level where political willingness may already exist. Others actions may be more complicated to implement. For example, they may require multiple partners to engage in further strategic thinking or they may require first shifting political or cultural attitudes prior to engaging in implementation. At a minimum, implementation will require some form of broader community outreach to reconcile concerns, establish program/project parameters, and garner community buy-in – which could take months or years depending on the action pursued. For these reasons, implementation of the action plan is expected to occur in stages.

- **Require financial support.** The implementation of actions highlighted in this strategy will require funding, or minimally in-kind support. Some actions, once implemented, may also require funding for ongoing administration costs as well. A number of funding sources/tools may be considered, including use of: SLFRF,³ Community Development Block Grant program dollars, tax incremental district financing, Redevelopment Authority or Community Development Authority financing, general fund allocations, public-private partnerships, and grants.
- **Result in some non-starters.** Each action was identified under the notion that if it were implemented, it could promote meaningful change. That said, the identification process was only an initial step in a series of conversations that must occur prior to implementation. For example, the region (i.e., various stakeholders working in the housing space within our region) must continue to evaluate the extent to which implementation of individual actions is politically, financially, and administratively achievable. As these conversations continue to take place, and as more information is learned, some actions may no longer appear as valuable to pursue in the near-term.

Step 3: Evaluate outcomes

As various stakeholders working in the region’s housing space begin to successfully implement actions set forth in this plan, they may want to periodically take a pause and evaluate what has been done and the relative success it has had. In that, the evaluation of policies, programs, and project outcomes are an important step in improving the effectiveness of decision-making. If, for example, the results of an evaluation prove that something is not working as it was intended to work, or that it has resulted in negative unintended consequences, decision makers should step in to make changes and/or pivot to something new.

The Housing Advisory Task Force identified a variety of potential indicators and metrics that could be used in a future evaluation (see Exhibit 3). Note, however:

- Some actions which are implemented in the near-term may not create meaningful or measurable impacts for years to come.
- Some actions may only result in small, positive impacts, but if those actions require little cost to administer or maintain, they may still be considered a success.

To ensure our efforts are focused on meaningful change, implementation of any action should be followed by an evaluation, which could rely on the performance indicators and metrics listed in Exhibit 3 or others.

³ Coronavirus State and Local Fiscal Recovery Funds (SLFRF) may be used to support housing strategies that assist households impacted or disproportionately impacted by the pandemic. These funds are best suited for one-time funding needs or as seed money to support, establish, or expand ongoing operations and programs on a limited-term basis. Funds may only be used for costs incurred beginning March 3, 2021, with all funds obligated by December 31, 2024, and all funds spent by December 31, 2026.

Exhibit 3. Housing Strategy and Actions: Suggested Performance Indicators and Metrics

Source: Housing Advisory Task Force and Outagamie County.

Indicator	Metric	Potential Data Sources
Length of Stay in Dwelling Unit	The average length of stay of households living in a housing unit increases	<ul style="list-style-type: none"> • Utility statement summaries • U.S. Census ACS housing characteristic data (“year householder moved into unit”)
Housing Production Target	The number of new units produced/delivered keeps pace with demand	<ul style="list-style-type: none"> • Building permit data, by year and by housing type (including number of units produced per structure) • Household projection data
Housing Preservation Target	Rehabilitation of existing units increases	<ul style="list-style-type: none"> • Building permit data for rehabilitation projects
Residential Vacancy Rate	Residential vacancy is maintained at a rate of five to seven percent	<ul style="list-style-type: none"> • U.S. Census ACS or decennial data • Qualitative data from realtors and housing service providers
Eviction Rates	Eviction rates decrease	<ul style="list-style-type: none"> • Data collected by housing service providers
Jobs-Housing Balance	Our housing stock meets the needs of our growing employment base	<ul style="list-style-type: none"> • Qualitative information from employers and economic development professionals • U.S. Census ACS housing data (or building permit data) compared to employment hub locational data
Homeless Estimates	<p>People experiencing homelessness (including chronic homelessness) decreases</p> <p>The number of households living in hotels/motels decreases</p>	<ul style="list-style-type: none"> • PIT Homelessness Estimates • Shelter stay data (number of people, type of household, length of stay) • Quantitative / qualitative data from shelter providers
Development Ready Inventory	Database of pre-zoned, ready to go housing sites increases (in quantity or quality) throughout the region	<ul style="list-style-type: none"> • Data collected/organized by municipalities
Housing Coalition / Alliances	Participating in housing coalitions or alliances grow	<ul style="list-style-type: none"> • Number of active participants
No In My Backyard (NIMBY) becomes YES! In My Backyard (YIMBY)	Neighborhood opposition for quality housing development declines	<ul style="list-style-type: none"> • Qualitative information collected at Plan Commission / Zoning Committee meetings

Indicator	Metric	Potential Data Sources
Lending Practices	Financial institutions begin lending for all products (including condominiums)	<ul style="list-style-type: none"> Quantitative / qualitative provided by lenders
Housing Estimates and Housing Mix	Alternative housing types are increasingly built; Builders increasingly prove a business case for different housing products	<ul style="list-style-type: none"> U.S. Census ACS or decennial housing characteristic data (“units in structure”)
Supportive Service and/or Housing Subsidy Utilization Rate	<p>The need for housing subsidies declines</p> <p>Demand for supportive programs/benefits goes down (or up, depending on the program)</p>	<ul style="list-style-type: none"> Qualitative / quantitative program utilization data

Appendix A – Assessment of Housing Needs

Appendix A presents an assessment of housing needs conducted by Outagamie County for the Fox Cities/Greater Outagamie County Region (FC/GOC Region), (as represented in Exhibit 1 and Exhibit 12).⁴ It discusses key demographic and housing market characteristics. It also presents an estimate of new housing needed to accommodate existing and future residents. Housing needs, based on the findings of this analysis, are summarized in Chapter 2 of this report.

Demographic characteristics and trends

This section summarizes key demographic characteristics and trends as these factors will affect housing needs and preferences in the region.

The region’s population is growing. Between 2010 and 2020, the region grew by 21,463 people, representing a seven percent change (Exhibit 4).

Between 2010 and 2020, the region grew at an average annual growth rate of 0.71 percent. If the region continues to grow at a rate of 0.71 percent, it will reach 335,491 people by 2030. This would be 23,046 new people who will need access to an available housing unit (2020 to 2030).

In 2020, the region had about 126,057 households, representing an average household size of roughly 2.48, down from 2.63 in 2000.

As of 2019, 64 percent of households had one or two persons per household and 36 percent of households had three or more persons per household (Exhibit 5).

Exhibit 4. Population Trends, FC/GOC Region, 2000, 2010, and 2020

Data Source: U.S. Census, Decennial Census, 2000, 2010, 2020.

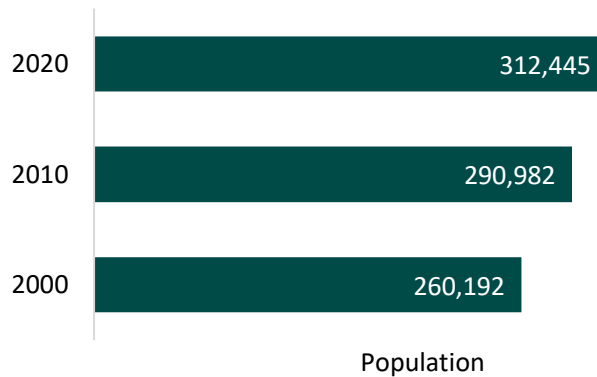
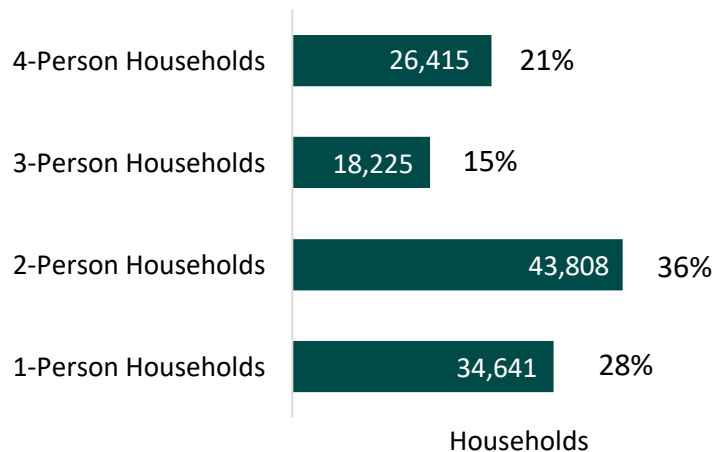


Exhibit 5. Households by Size, FC/GOC Region, 2019

Data Source: U.S. Census, ACS 5-year estimates, 2015-2019.



⁴ Outagamie County, with support from the East Central Regional Planning Commission, collected U.S. Census decennial and American Community Survey data for the planning area at the census tract level. For purposes of this analysis, census tracts that split in and out of the region were entirely included.

From 2000 to 2019, the share of youth and young adults declined as the share of seniors (aged 60 years and older) increased from 13 percent to 20 percent, (Exhibit 6).

While all age cohorts grew in size between 2000 and 2019, seniors increased the most (by about 27,800 people), (Exhibit 7).

Growth in seniors may increase demand for housing types needed or preferred by this cohort. These housing types may include small and easy to maintain dwelling units, age-restricted housing complexes, and assisted-living facilities/nursing homes.

Development of quality housing that is affordable to young adults (aged 20 to 39 years) may help to attract this cohort to our region. These housing types may include affordable single-family homes (detached and attached), duplexes, and higher amenity apartments.

About 10 percent of the region’s noninstitutionalized population has at least one disability (Exhibit 8). This amounts to about 31,200 people.

People with disabilities often need or benefit from housing with improved accessibility features, universal design characteristics, or wrap around services. These housing characteristics/services can also benefit some seniors and aging adults.

Exhibit 6. Change in Age by Age Group, FC/GOC Region, 2000 and 2019

Data Source: U.S. Census, Decennial Census, 2000 and ACS 5-year estimates, 2015-2019.

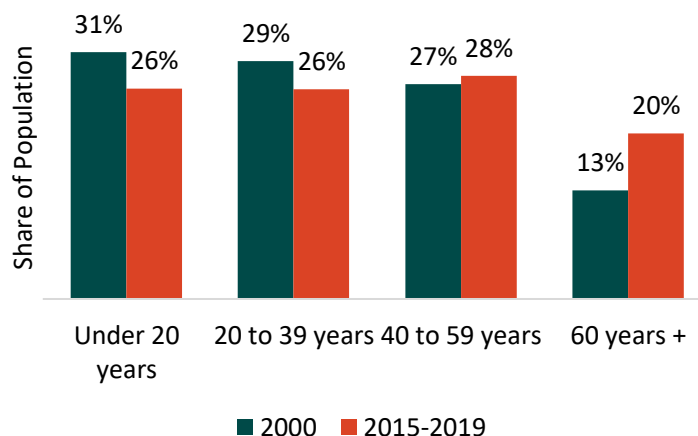


Exhibit 7. Population Growth by Age, FC/GOC Region, 2000 to 2019

Data Source: U.S. Census, Decennial Census, 2000 and ACS 5-year estimates, 2015-2019.

Age Group	Change in Population (2000 to 2019)	
	Number	Percent
Under 20 years	670	0.9 percent
20 to 39 years	3,077	4.1 percent
40 to 59 years	15,471	22.6 percent
60 years +	27,820	80.3 percent

Exhibit 8. Disability Status by Age Group, FC/GOC Region, 2019

Data Source: U.S. Census, ACS 5-year estimates, 2015-2019.

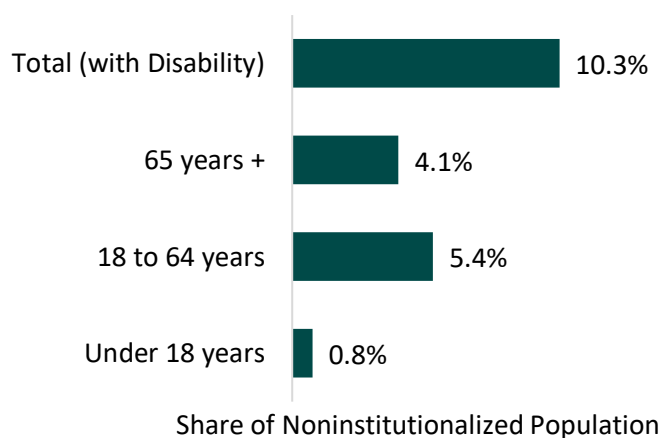


Exhibit 9 highlights workforce commuting characteristics of Outagamie County. It shows that in 2019, 61,957 people worked in Outagamie County, but lived elsewhere (either by choice or as a result of lack of suitable housing in Outagamie County).

Exhibit 9. Persons Commuting to Work, Outagamie County, 2019

Data Source: Census on the Map.

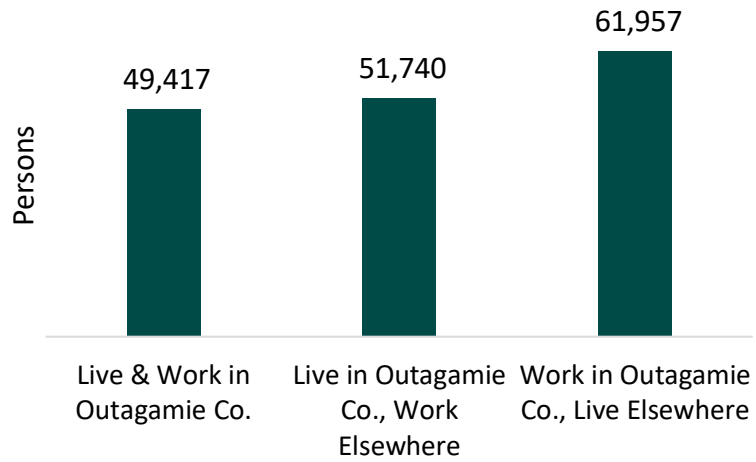


Exhibit 10 shows commuting characteristics of people who work in the six highlighted geographies.

Exhibit 10. Commuting Characteristics, Outagamie County and Various Communities in the FC/GOC Region, 2019

Data Source: Census on the Map.

Note: For each place, the exhibit looks at city to city relationships, except for Outagamie County, which looks at county to county relationships.

For example, of the people who work in Outagamie County, 44 percent also live in Outagamie County, and 56 percent live outside of Outagamie County. Of 56 percent of people that live outside of the county, most of them commute to work from Winnebago, Calumet, and Brown Counties.

Of the cities highlighted in Exhibit 10, less than a quarter of the people who work each of these cities, also lived in each city.

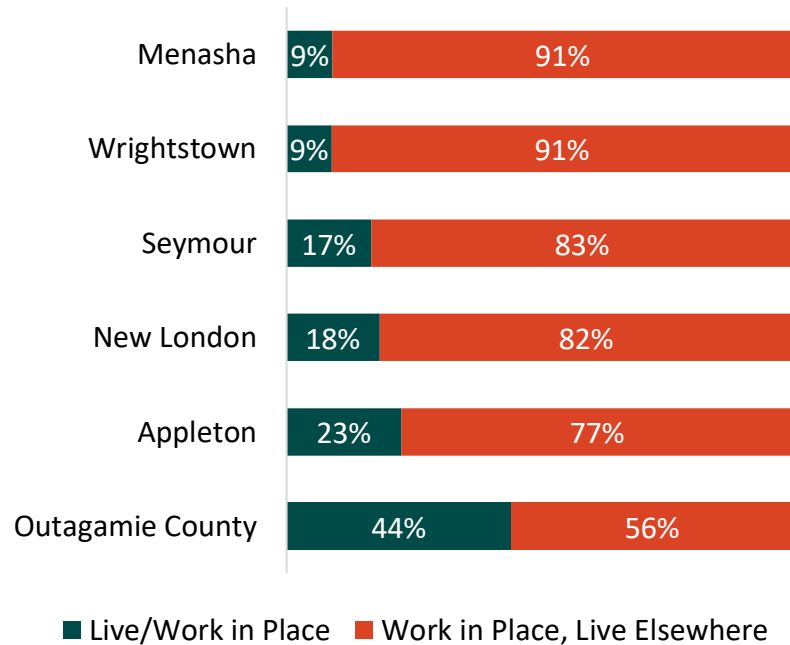


Exhibit 11 shows the distribution of the region’s households by income level (2019). It shows that about:

30 percent

Of the region’s households were extremely- or very low-income (earning about \$42,000 or less per year).

42 percent

Of the region’s households were low- to moderate-income (earning between \$42,000 and \$100,600).

28 percent

Of the region’s households were high-income (earning \$100,600 or more).

Findings show that our region needs housing across the affordability spectrum to accommodate all our existing residents/households.

Exhibit 11. Assessment of Households by Income Group, FC/GOC Region, 2019

Data Source: U.S. Census, ACS 5-year estimates, 2015-2019. HUD Income Limits, 2019. Bureau of Labor Statistics, 2019.

Household Affordability Category:	Extremely Low Income	Very Low Income	Low Income	Moderate Income	High Income
	< 30% of MFI	30–50% of MFI	50–80% of MFI	80–120% of MFI	> 120% of MFI
Household Income: ⁵	< \$25,140	\$25,140 - \$41,900	\$41,900 - \$67,040	\$67,040 - \$100,560	> \$100,560
Households within Income Range:	18,490	18,421	25,512	25,863	34,804
	15%	15%	21%	21%	28%
Who in our community are we talking about? ⁶	Dishwasher \$19,870	Hairstylist \$37,260	Roofer \$51,850	Computer Programmer \$83,660	Chief Executive \$164,490
	Hotel Clerk \$24,070	Social Service Assistant \$41,050	Registered Nurse \$68,520	Construction Manager \$102,580	

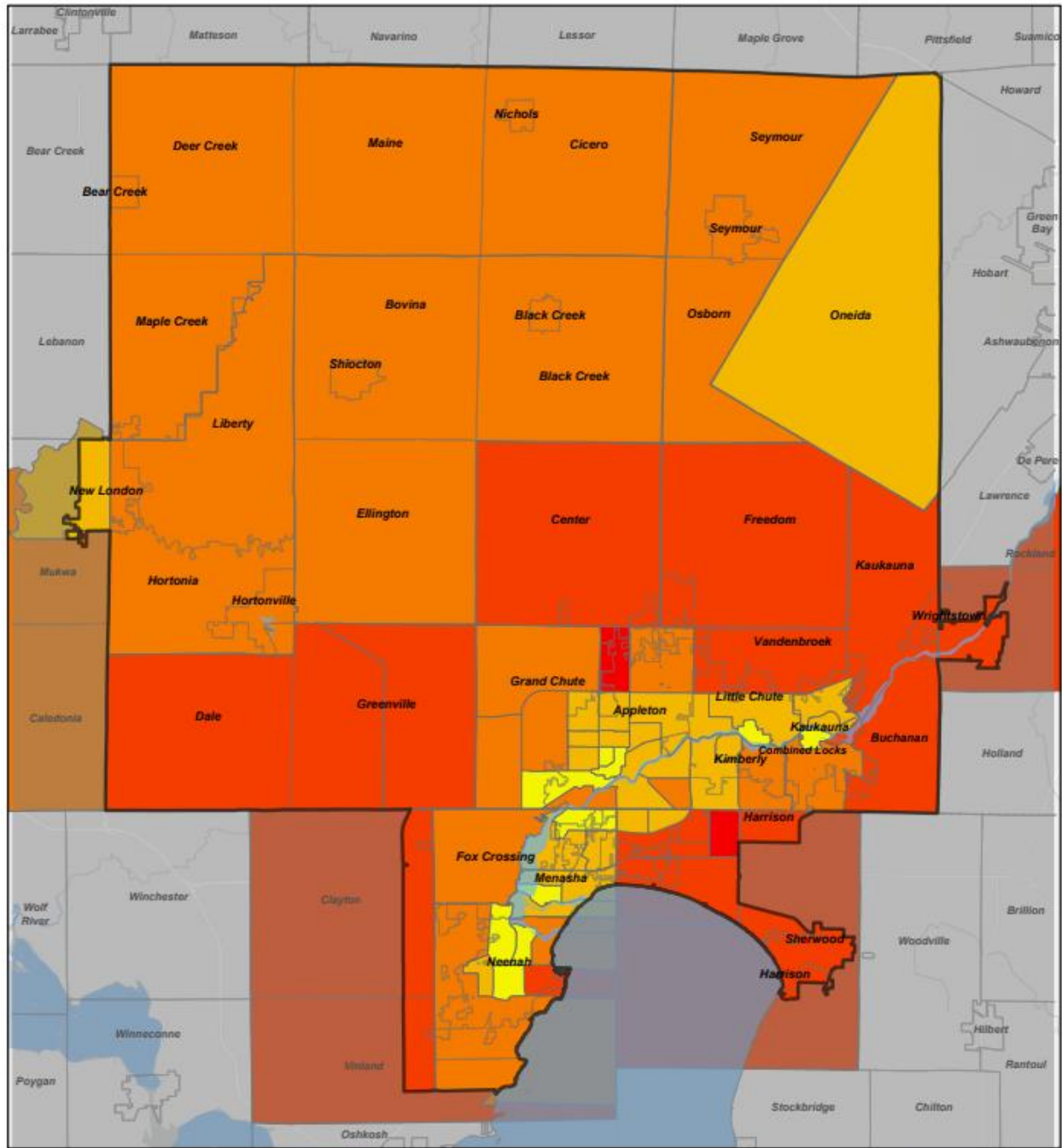
Exhibit 12 presents median household incomes by census tracts in the region (2019). It shows the general spatial distribution of households by income level, as well as where pockets of higher and lower income households live.

⁵ Based on the Appleton, WI MSA median family income (MFI) for a family of four in 2019 (\$83,800), HUD.

⁶ Based on average wages for occupational titles in the Appleton, WI MSA in 2019, from BLS.

Exhibit 12. Median Household Incomes, FC/GOC Region (census tracts), 2019

Data Source: U.S. Census, ACS 5-year estimates, 2015-2019.



Median Household Income 2015-2019

- \$31,742 - \$47,634
- \$47,635 - \$62,582
- \$62,583 - \$80,000
- \$80,001 - \$103,310
- \$103,311 - \$141,875



Housing market characteristics and trends

This section summarizes characteristics of the region’s housing market to better understand the makeup of our current housing stock and any potential gaps in our housing stock/market (especially when assessed against the region’s demographic makeup, as discussed in the previous section).

About 20 percent of the region’s housing stock is newer, as defined as being built in 2000 or later (Exhibit 13).

About 6,946 units were built in the region between 2010 and the 2015-2019 period, accounting for about 772 new units per year on average.

Exhibit 13. Housing Units, by Year Unit was Built, FC/GOC Region, 2019

Data Source: U.S. Census, ACS 5-year estimates, 2015-2019.

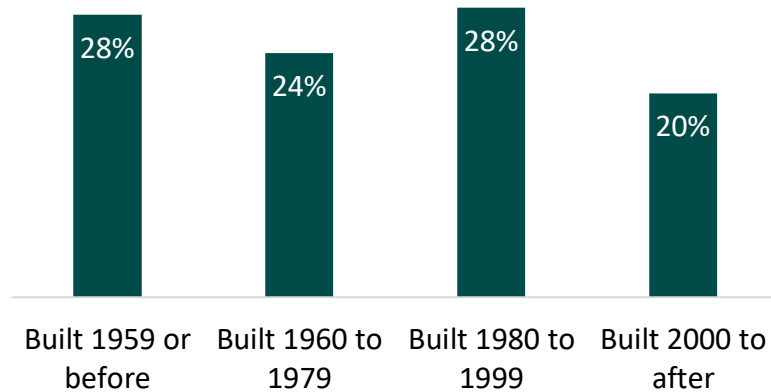
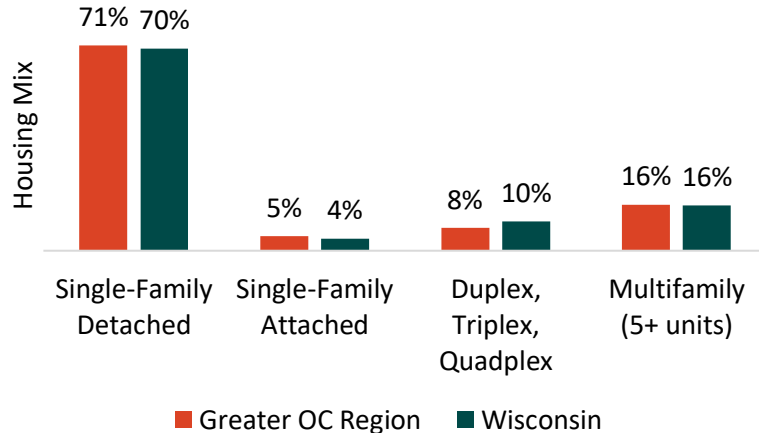


Exhibit 14 shows that nearly three quarters of the region’s housing stock is composed of single-family detached housing.⁷ It also shows that the region’s housing mix is similar to Wisconsin’s.

While many housing consumers prefer single-family detached homes, they can be financially unobtainable to many households with lower incomes. Lack of other, comparatively more affordable housing types, can lead to households living in units they cannot afford.

Exhibit 14. Housing Mix (Share of Units by Type), FC/GOC Region, 2019

Data Source: U.S. Census, ACS 5-year estimates, 2015-2019.



⁷ Single-family housing development dominates the region’s housing market. According to Outagamie County’s comprehensive plan, in 2017, 91 percent of residential buildings permitted in the county were for single-family homes (totaling 513 units), five percent were for duplexes (totaling 54 units), and four percent were for multifamily buildings (unknown number of units).

From 2000 to 2010, the region increased its housing stock by 25,738 units. However, in this time, the region’s housing mix stayed relatively static (Exhibit 15).

Exhibit 16 presents the mix of housing for various communities in the region.

Exhibit 15. Change in Housing Mix, FC/GOC Region, 2000 and 2019

Data Source: U.S. Census, ACS 5-year estimates, 2015-2019.

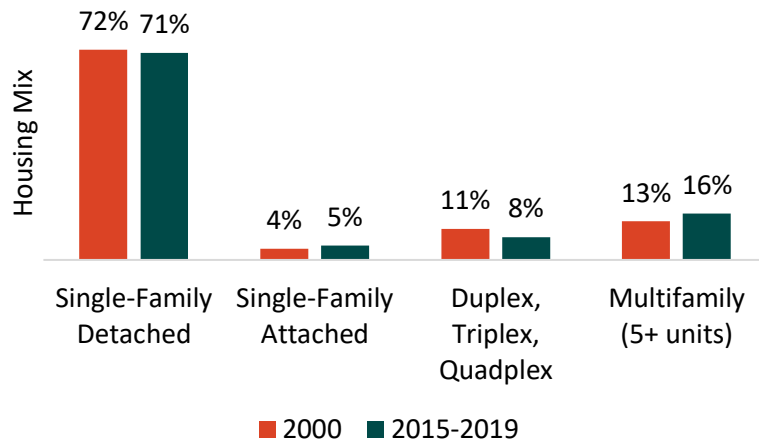
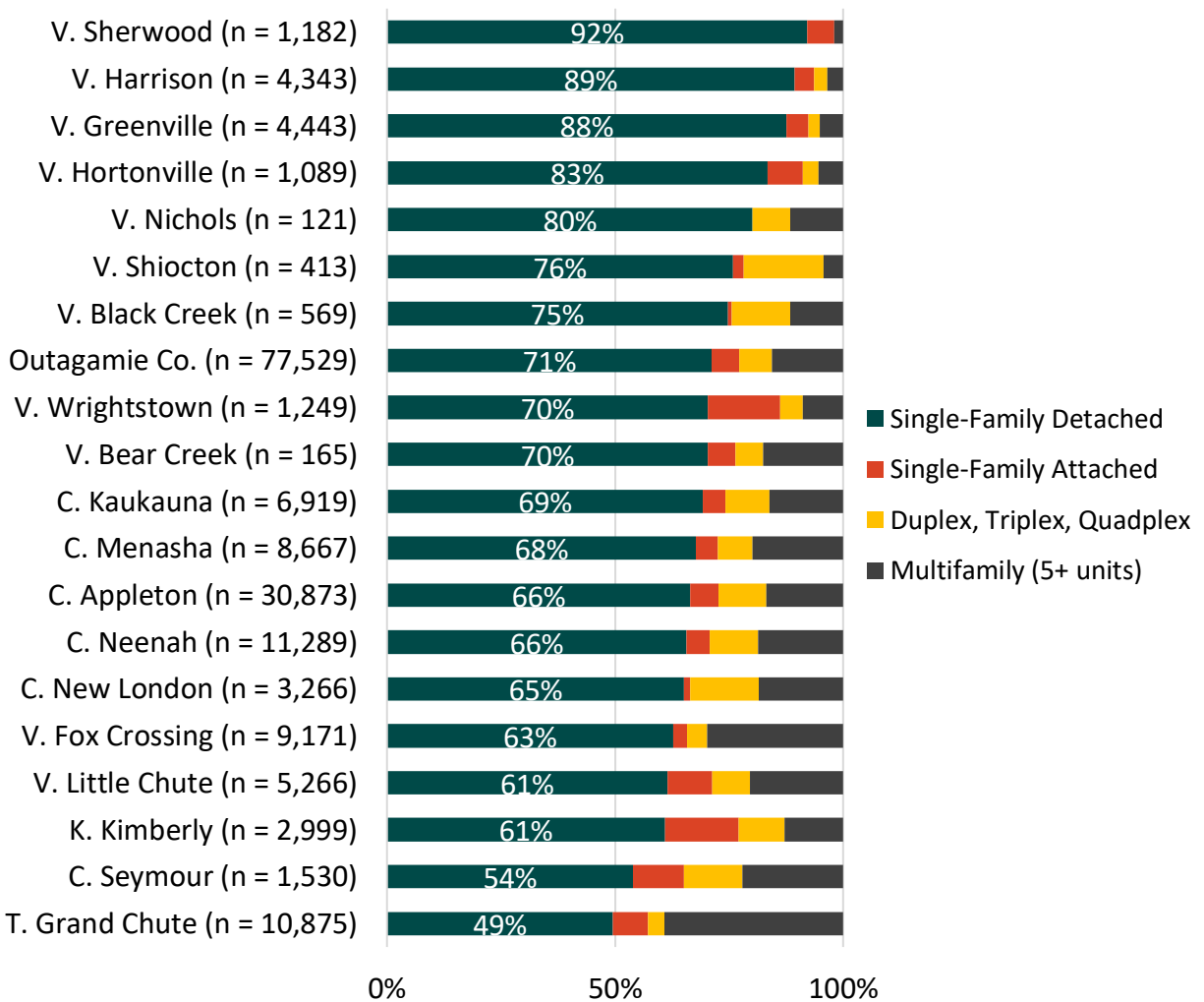


Exhibit 16. Housing Mix, Various Communities in the FC/GOC Region, 2020

Data Source: U.S. Census, ACS 5-year estimates, 2016-2020. Note: The annotation “n” denotes the total number of housing units.



As of 2019, the region’s homeownership rate was 71 percent, down from 73 percent in 2000 (Exhibit 17).

The region has a higher homeownership rate compared to Wisconsin and the United States (67 percent and 64 percent respectively).

Exhibit 18 shows rates of tenure for various communities in the region.

Exhibit 17. Change in Tenure, FC/GOC Region, 2000 and 2019

Data Source: U.S. Census, ACS 5-year estimates, 2015-2019.

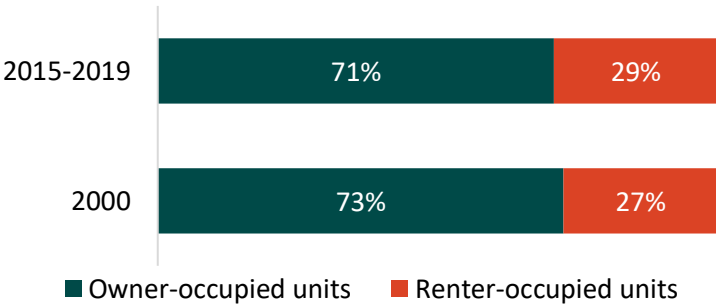


Exhibit 18. Tenure, Various Communities in the FC/GOC Region, 2020

Data Source: U.S. Census, ACS 5-year estimates, 2016-2020.

Note: The annotation “n” denotes the total number of households occupying a housing unit.

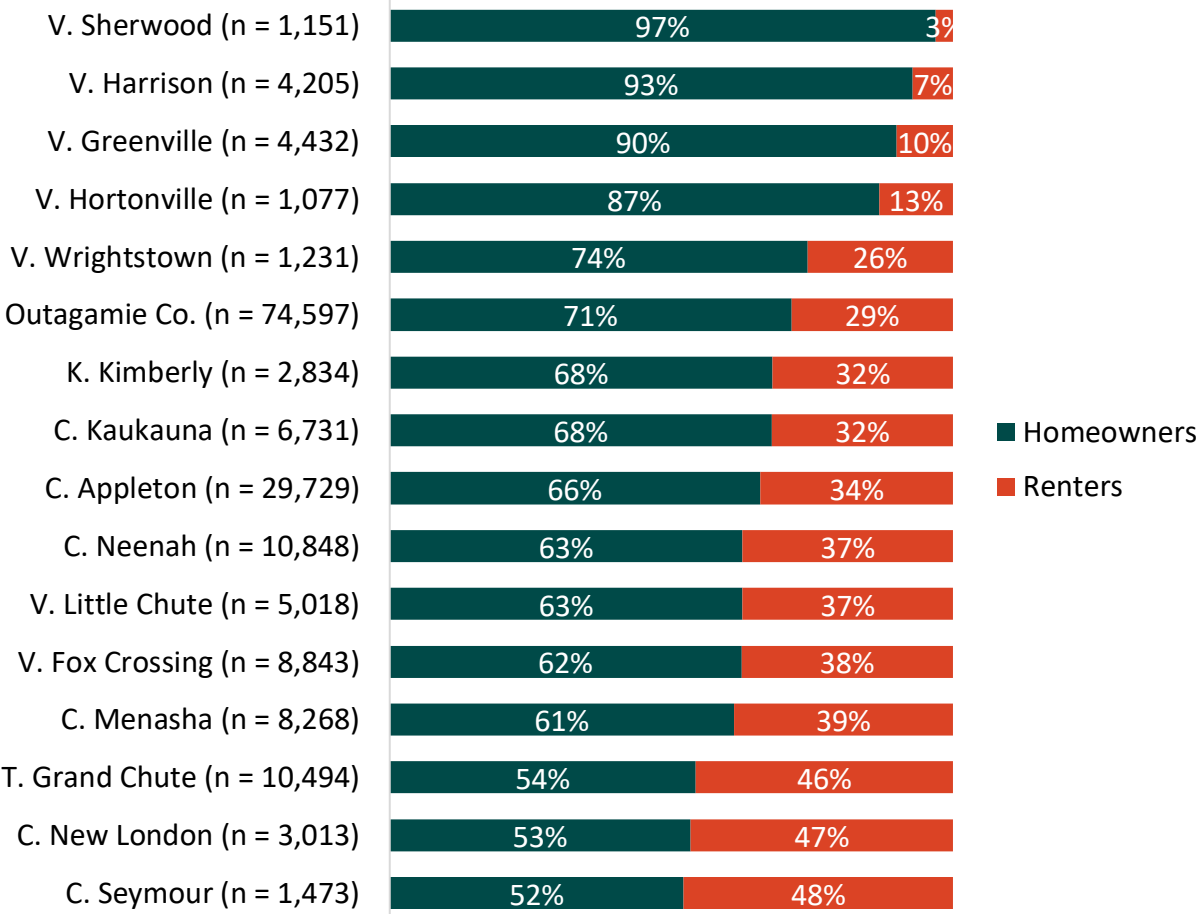


Exhibit 19 shows the region’s housing stock by bedroom size. The following summarizes the data:

- **Studio and 1-bedroom units:** nine percent are owner-occupied, 81 percent are renter-occupied, and 10 percent are vacant. The larger vacancy percentage could signify an oversupply of smaller units, including (for example) higher-end units in downtown areas, as compared to demand for these units.
- **2-bedroom units:** 37 percent are owner-occupied, 57 percent are renter-occupied, and six percent are vacant.
- **3-bedroom units:** 87 percent are owner-occupied, 10 percent are renter-occupied, and three percent are vacant.
- **4-bedroom units or larger:** 90 percent are owner-occupied, seven percent are renter-occupied, and three percent are vacant.

Findings indicate that available supplies of larger units (with three or more bedrooms) are limited. In addition, renters occupy a smaller share of the region’s larger housing stock, which may mean renters struggle to find (or compete financially for) larger units to accommodate their households/families. Homeowners occupy a smaller share of the region’s smaller housing stock (units with two or fewer bedrooms). This may indicate a need for smaller units to accommodate households with comparatively smaller household sizes, who prefer to own their own home (e.g., families looking for starter homes or seniors looking to downsize into a smaller unit).

Exhibit 19. Housing Unit Size by Tenure, FC/GOC Region, 2019

Data Source: U.S. Census, ACS 5-year estimates, 2015-2019.

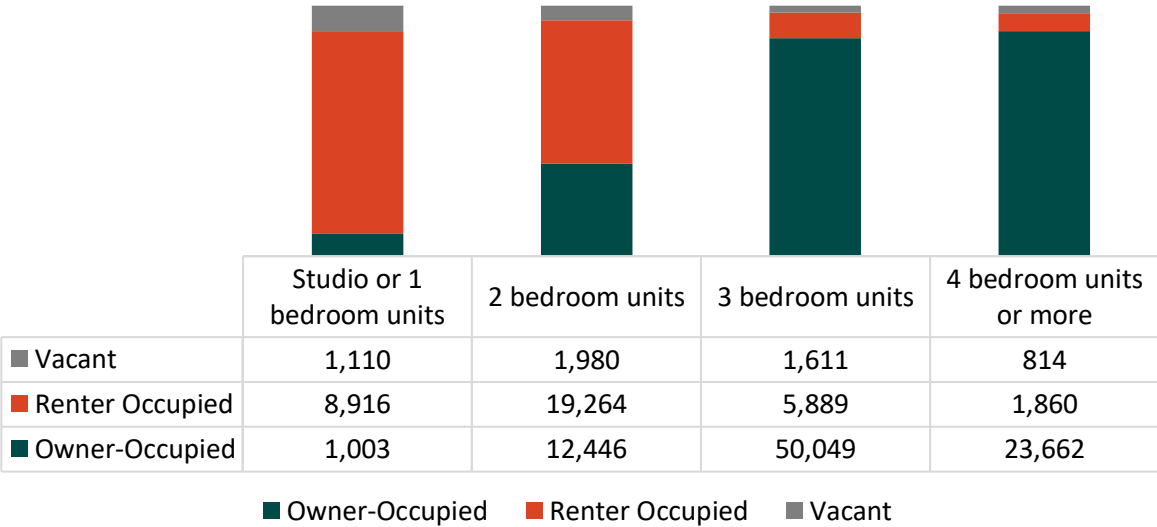
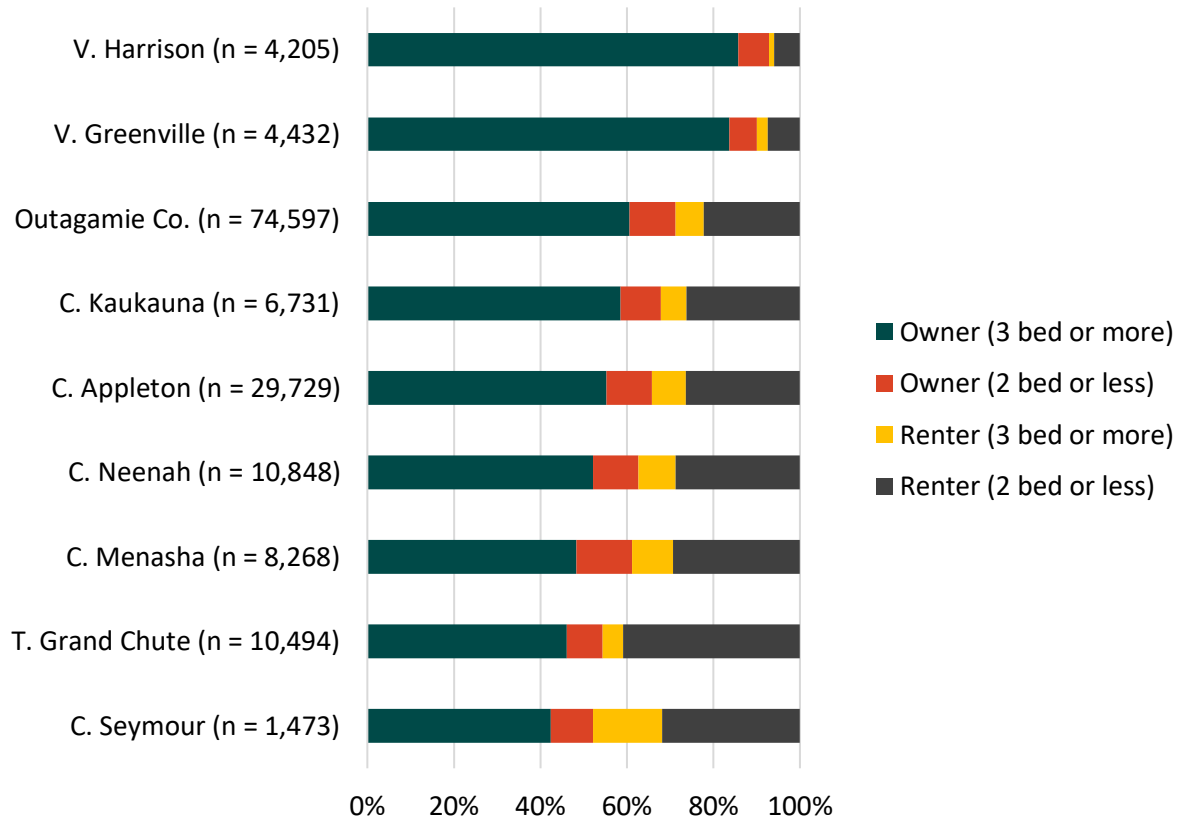


Exhibit 20 presents the distribution of housing units by tenure and unit size for a handful of communities within the region. Of the communities represented, each had a comparatively smaller share of smaller-sized homeownership units and larger-sized rental units.

Exhibit 20. Occupied Housing Unit Size by Tenure, Various Communities in the FC/GOC Region, 2020

Data Source: U.S. Census, ACS 5-year estimates, 2016-2020.

Note: The annotation “n” denotes the total number of housing units.



Housing costs and affordability

This section summarizes housing cost data. It also considers housing affordability by summarizing financially attainable housing costs and data on cost burdened households.⁸

First, to provide context, Exhibit 21 shows rent levels and home values that would generally be considered affordable to different income levels in our region. (Note: it uses the same income levels as those presented in Exhibit 11). Exhibit 21 shows, for example, that a low income household (earning between about \$42,000 and \$67,000) can afford about \$1,048 to \$1,676 in housing costs – without experiencing cost burden – or a home valued between approx. \$126,000 and \$201,000.

Exhibit 22 and Exhibit 23 on the following page describes about how many units are currently available in these price/value ranges.

Exhibit 21. Assessment of Affordable Housing Costs by Income Group, FC/GOC Region, 2019

Data Source: U.S. Census, ACS 5-year estimates, 2015-2019. HUD Income Limits, 2019.

Household Affordability Category:	Extremely Low Income	Very Low Income	Low Income	Moderate Income	High Income
	< 30% of MFI	30–50% of MFI	50–80% of MFI	80–120% of MFI	> 120% of MFI
Household Income: ⁹	< \$25,140	\$25,140 - \$41,900	\$41,900 - \$67,040	\$67,040 - \$100,560	> \$100,560
Affordable Housing Costs:					
Affordable ¹⁰ Rents:	< \$629	\$629 to \$1,048	\$1,048 to \$1,676	\$1,676 to \$2,514	> \$2,514
Affordable ¹¹ Home Value:	< \$75,000	\$75,000 to \$126,000	\$126,000 to \$201,000	\$201,000 to \$302,000	> \$302,000
Attainable Housing Types:					
	Subsidized Affordable Housing		Unsubsidized Affordable Market Rate Housing		Market Rate Housing
	Rental Products			Homeownership Products	
	Existing Housing			New Construction	

⁸ The U.S. Department of Housing and Urban Development defines **cost burdened** households as those “who pay more than 30 percent of their income for housing” and “may have difficulty affording necessities such as food, clothing, transportation, and medical care.” **Severe cost burden** households are those who pay more than 50 percent of one's income on rent.

⁹ Based on the Appleton, WI MSA median family income (MFI) for a family of four in 2019 (\$83,800), HUD.

¹⁰ Based on a monthly housing cost being no more than 30 percent of household income.

¹¹ Based on a home value being 3.0 times household income, rounded to the nearest thousand.

As of 2019, nearly 81 percent of the available rental housing stock in the region rented at prices below \$1,048 per month (Exhibit 22).

Importantly to note, much of the region’s rental housing stock comprises two or fewer bedrooms (Exhibit 19).

These findings may indicate a need for higher amenity rental housing as well as larger rental housing units.

The conditions of lower priced rental units is presently unknown.

In 2019, 37 percent of the region’s owner-occupied housing stock was valued between \$126,000 and \$201,000 and about a quarter (25 percent) was valued between \$201,000 and \$302,000 (Exhibit 23).

Exhibit 22. Distribution of Gross Monthly Rent, of Renter-Occupied Dwelling Units, FC/GOC Region, 2019

Data Source: U.S. Census, ACS 5-year estimates, 2015-2019.

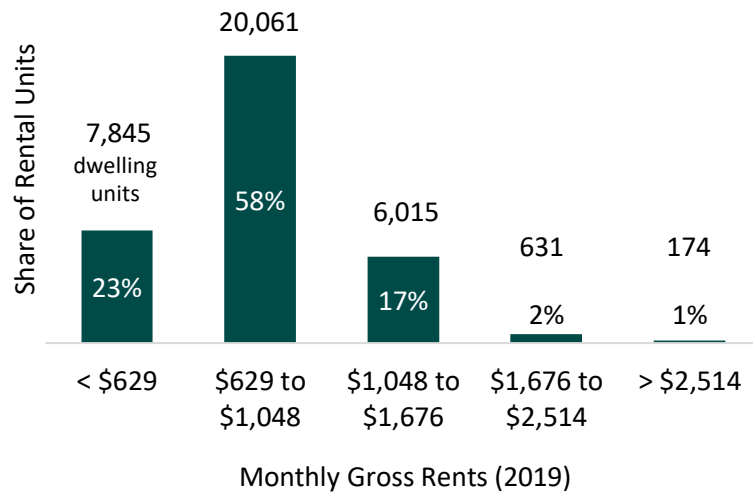
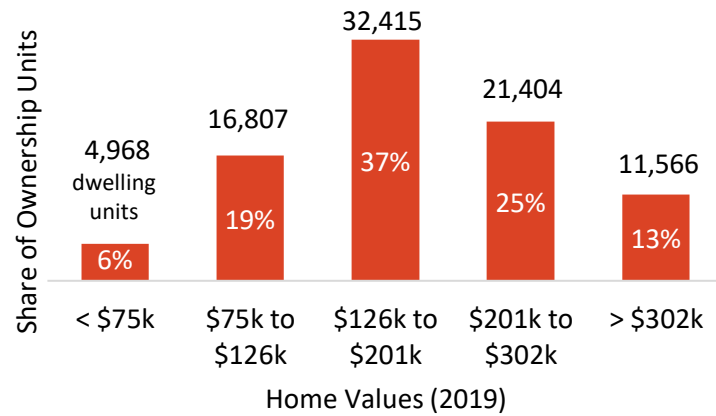


Exhibit 23. Distribution of Home Values, of Owner-Occupied Dwelling Units, FC/GOC Region, 2019

Data Source: U.S. Census, ACS 5-year estimates, 2015-2019.



Median sale prices for homes vary across the region. For example, in 2021, the median sale price in the City of New London was \$33,500 less than the median sale price in the City of Seymour (Exhibit 24).

Many of the median sale prices for cities in the region are below Wisconsin’s (Exhibit 24).

Of the communities highlighted in Exhibit 25, median housing sale prices increased substantially from 2019 to 2021. For example, in Outagamie County overall, median prices increased by \$45,100 (24 percent change). Median prices increased the most in the Village of Greenville (by \$63,000 or a 23 percent change).

Exhibit 24. Median Sale Price, Various Communities in the FC/GOC Region Compared to Wisconsin, 2021

Data Source: REALTROS Association of Northeast WI and WI REALTORS Association, MLS.

Note: Sales data is inclusive of the following property types: single-family, condos, duplexes, and multifamily.

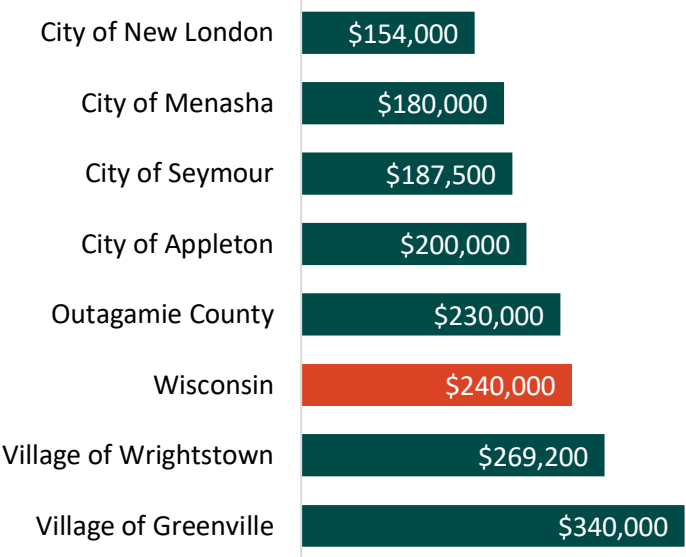


Exhibit 25. Changes in Median Sale Price, Various Communities in the FC/GOC Region Compared to Wisconsin, 2019 through 2021 and Change from 2019-2021

Data Source: REALTROS Association of Northeast WI and WI REALTORS Association, MLS.

Note: Sales data is inclusive of the following property types: single-family, condos, duplexes, and multifamily.

Community Snapshot	Median Sale Price			Change (2019-2021)	
	2019	2020	2021	Number	Percent
Wisconsin	\$198,000	\$220,000	\$240,000	\$42,000	21%
Outagamie County	\$184,900	\$205,000	\$230,000	\$45,100	24%
City of Appleton	\$165,700	\$176,000	\$200,000	\$34,300	21%
City of Menasha	\$150,000	\$155,000	\$180,000	\$30,000	20%
City of New London	\$142,450	\$134,000	\$154,000	\$11,550	8%
City of Seymour	\$143,000	\$151,750	\$187,500	\$44,500	31%
Village of Greenville	\$277,000	\$310,000	\$340,000	\$63,000	23%
Village of Wrightstown	\$219,500	\$257,950	\$269,200	\$49,700	23%

Exhibit 26 shows the share of homes sold by price range in a handful of communities in our region. The results indicate that communities in our region comprise dissimilar housing markets.

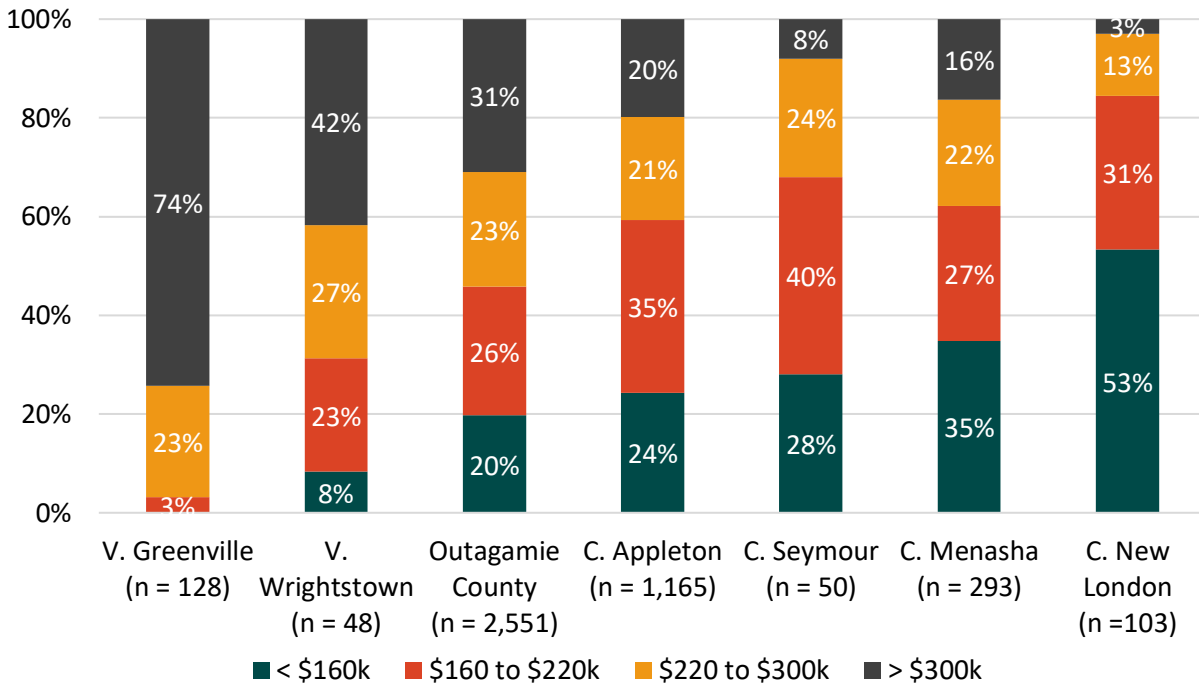
For example, in 2021, over half (54 percent) of the homes in Outagamie County sold for \$220,000 or more, while over half (59 percent) of the homes in Appleton sold for less than \$220,000. Notably, approximately 46 percent of the homes sold in Outagamie County were located in Appleton.

Exhibit 26. Distribution of Housing Sale Prices, Various Communities in the FC/GOC Region, 2021

Data Source: REALTROS Association of Northeast WI, MLS.

Note 1: Sales data is inclusive of the following property types: single-family, condos, duplexes, and multifamily.

Note 2: The annotation “n” denotes the total number of homes sold in each community in 2021.

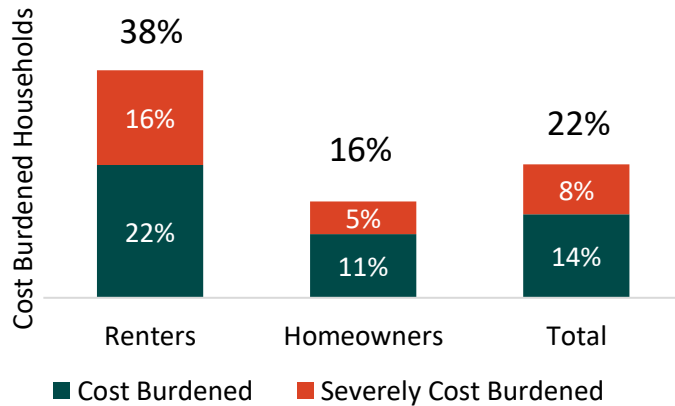


About 22 percent of households in the region are cost burdened or severely cost burdened (Exhibit 27).

Cost burdened rates for renters are much more severe (Exhibit 27). Nearly 40 percent of all renter households are spending at least 30 percent or more of their income on housing costs (compared to 16 percent for homeowners).

Exhibit 27. Cost Burdened Households, FC/GOC Region, 2019

Data Source: U.S. Census, ACS 5-year estimates, 2015-2019.



Digging into renter cost burden a little more, Exhibit 28 shows that a majority of renter households earning less than \$35,000 are cost burdened, paying 30 percent or more of their income on housing costs.

Exhibit 28. Cost Burdened Renters, FC/GOC Region, 2019

Data Source: U.S. Census, ACS 5-year estimates, 2015-2019.

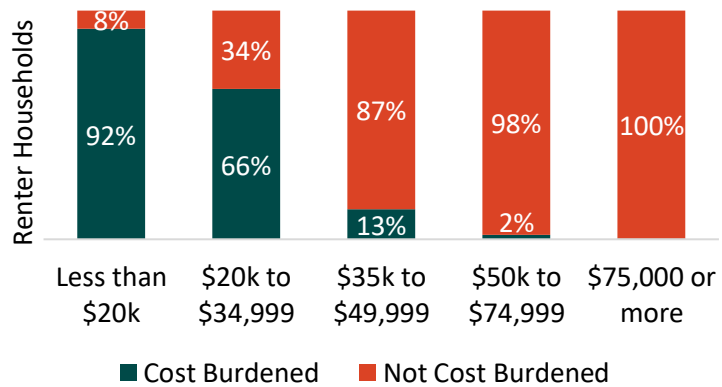
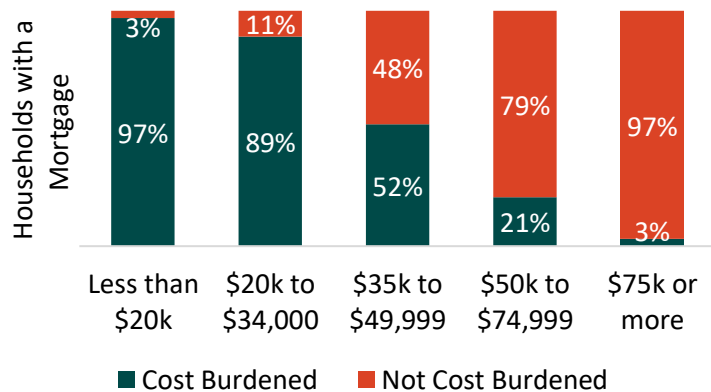


Exhibit 29 shows cost burdened homeowners (with a mortgage) by income level. Like renters, a majority of households earning less than \$35,000 are cost burdened. In addition, over half of those earning \$35,000 to \$50,000 are cost burdened.

Exhibit 29. Cost Burdened Homeowners with a Mortgage, FC/GOC Region, 2019

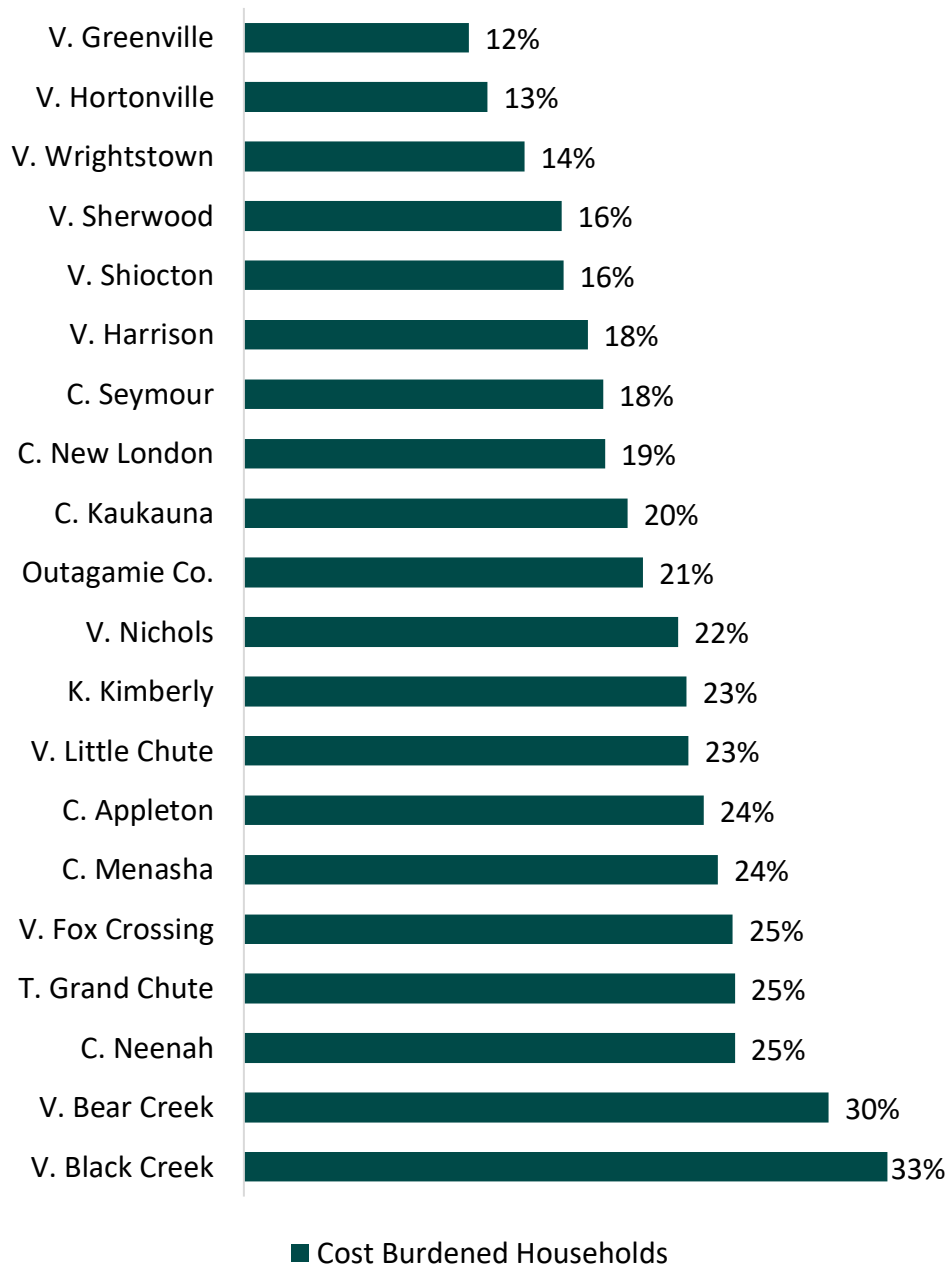
Data Source: U.S. Census, ACS 5-year estimates, 2015-2019.



Some of these households may have intentionally chosen housing that cost more than 30 percent of their income. Others may have struggled to find more affordable housing and settled for a more expensive product.

Exhibit 30. Cost Burdened Households, Various Communities in the FC/GOC Region, 2020

Data Source: U.S. Census, ACS 5-year estimates, 2016-2020.



Existing housing service needs

This section briefly summarizes existing housing service needs. It showcases a housing gap for households at the lowest end of the income spectrum.

According to data from 211 Wisconsin, over the last year (June 2021 to June 2022), 905 people in Outagamie County made service calls for help related to housing and shelter (**Error! Reference source not found.**). Of these 905 people, 91 percent were requesting help to find shelter, low-cost housing, or rent assistance.

Outagamie County Housing Authority (OCHA), a key housing service provider¹² for the region, maintains 267 subsidized, project-based multifamily housing units (Exhibit 31).

As of May 2022, 779 households were on OCHA’s waitlist for an affordable home. OCHA indicated the waitlist would be larger (particularly for 4-bedroom units); however, many households are not qualified for a unit (due to HUD eligibility standards) and removed from the waitlist.

Exhibit 31. Subsidized Housing and Waitlist, Outagamie Co., May 2022
Data Source: Outagamie County Housing Authority.

Unit Size	Housing Units		Households on Waitlist	
	Number	Share	Number	Share
1-bedroom	214	80%	296	38%
2-bedroom	35	13%	319	41%
3-bedroom	14	5%	141	18%
4-bedroom	4	1%	23	3%
Total	267	100%	779	100%

The data shows that demand for affordable housing, including government-subsidized housing far outweighs supply.

¹² Other housing service providers in the region include the Appleton Housing Authority, the Kaukauna Housing Authority, and Pillars, Inc. – to name a few.

Estimate of housing need

HOUSING UNDERPRODUCTION (ESTIMATE OF EXISTING NEED)

Housing underproduction is an estimate that assesses housing starts and household formation to determine if the existing supply of housing has kept pace with demand for housing. As of 2020, the region contained roughly 131,213 housing units and 126,057 households, representing a housing to household ratio of 1.04. This ratio has stayed static since 2000. In other words, the region maintained a residential vacancy rate of about four percent.

A slight oversupply of housing units to households is both desirable and important so that our market can maintain a healthy residential vacancy rate. A healthy residential vacancy rate allows households to move between units as preferences and household compositions change. It also allows us to account for second homes as well as the deterioration/demolition of existing homes (anticipated in any market).

For the purpose of this analysis, we calculated how much additional housing our region would need to ensure it has enough housing to accommodate every existing household while also maintaining a healthy residential vacancy rate. To do this, we rely on a ratio approach to roughly define housing underproduction for our region.

We established two scenarios to represent an upper and lower bound of underproduction:

- **Scenario 1:** One mark of a healthy housing market is a residential vacancy rate of about five to seven percent (i.e., 1.05 to 1.07 dwelling units for every households). We used 1.05 as an assumption to represent a lower bound of our estimate of underproduction.
- **Scenario 2:** The national ratio of housing to households was about 1.1 in 2020. We used 1.1 as an assumption to represent an upper bound of our estimate of underproduction.

A lower ratio of dwelling units to households, as is found of our region (1.04), suggests a tighter housing market than is considered “healthy” (1.05) or the norm for the nation overall (1.1).

Therefore, to accommodate existing households and enable a healthier market for our community, the region would need an additional 1,147 to 7,450 housing units (Exhibit 32).

Exhibit 32. Housing Underproduction, FC/GOC Region, 2020

Data Source: U.S. Census, ACS 5-year estimates, 2015-2019.

Underproduction Estimates	Scenario 1	Scenario 2
Dwelling units needed (2020):	1,147	7,450
<i>Basis (units for every household):</i>	<i>1.05</i>	<i>1.1</i>

HOUSING FORECAST (ESTIMATE OF FUTURE NEED)

Population in our region is growing, and these new people will also need housing. To determine the region’s future need for housing, this strategy presents a housing forecast for the 2020 to 2030 period. The forecast is based on 2020 population, extrapolated to 2030 using the region’s historic rate of growth from 2010 to 2020 (0.71 percent).

The forecast converts population growth from 2020 to 2030 (23,046 people) to new households (9,298 households) by applying the region’s average household size of 2.48 persons per household.

To determine the number of new units that will be needed to accommodate the forecast of 9,298 households, this analysis relies on the two units to household ratio scenarios as presented in the previous section.

Accordingly, to accommodate the formation of future households while enabling a healthy market for our community, the region is forecast to need between 9,763 and 10,288 new housing units (Exhibit 33).

Exhibit 33. Housing Forecast, FC/GOC Region, 2020 to 2030

Data Source: U.S. Census, ACS 5-year estimates, 2015-2019.

Housing Forecast	Scenario 1	Scenario 2
Dwelling units needed (2020-2030):	9,763	10,288
<i>Basis (units for every household):</i>	<i>1.05</i>	<i>1.1</i>

HOUSING DEVELOPMENT HEADWAY

The estimate of housing underproduction (Exhibit 32) is point in time estimate for 2020, and the housing forecast for the region (Exhibit 33) relies on a 2020 to 2030 analysis period. Given the timing of this report (spring 2022), some progress toward our housing need targets (totaling 10,910 to 17,738 dwelling units, across both estimates) have already been met.

For example, according to SOCDs data, the region permitted an estimated 1,102 new dwelling units in 2020, 1,280 new units in 2021, and about 123 new units in 2022 (as of February).

The data suggest the region is thus far meeting its housing need targets, and is tracking with the lower end of the production target range.

Exhibit 34. Private Dwelling Units Permitted, FC/GOC Region,¹³ January 2020 through February 2022

Data Source: U.S. Department of Housing and Urban Development, SOCDs.

	Units Permitted
2020 - final	1,102
2021 - preliminary	1,280
2022 (through Feb.) - preliminary	123
Total:	2,505

¹³ The geographies included in the analysis comprise what was available into the SOCDs dataset. Geographies included were: all jurisdictions within Outagamie County (including all of New London and Wrightstown), the town and village of Harrison, the village of Sherwood, the town and city of Menasha, and the city of Neenah.

Appendix B – Housing Types

Appendix B is meant to provide some additional context about different types of housing. For organization, housing types are listed in the following categories: single-family detached housing, missing middle housing, multifamily housing, and other housing types.

SINGLE-FAMILY DETACHED HOUSING

Single-family detached housing is a residential unit which does not share any walls with another dwelling unit. Typically, a single-family detached home is represented by a single unit on its own legal lot, but there are some exceptions. For example, a detached accessory dwelling unit could be located on a larger lot which already has an existing single-family detached (primary) home. Alternatively, a legal lot could contain multiple, smaller single-family detached homes clustered around shared space. For cottage cluster housing, in particular, the number of cottage homes on a single lot is typically moderated via ordinance to maintain intimacy.



Image Source: backyardadus.com, biggerpockets.com, thehousedesigners.com, m-group.us, and medium.com.

MISSING MIDDLE HOUSING

Missing middle housing is a range of housing which is compatible in scale and form to detached single-family homes. Examples include single-family attached housing (e.g., zero lot line single-family homes, where each unit is connected by one or more walls) and small multifamily housing (e.g., buildings with two to four units per structure).



Image Source: hillsboro-oregon.gov, thestar.com, and plandesignxplore.com.

MULTIFAMILY HOUSING

Multifamily housing is a single building or complex of buildings that can accommodate many multifamily families or households living in separate dwelling units. In cases of mixed-use, multifamily developments, households may live in buildings which also accommodates commercial uses.



Low-Rise / Smaller Scale



Mid-Rise



Mixed-use

Image Source: [missingmiddlehousing.com](https://www.missingmiddlehousing.com), [apartmentfinder.com](https://www.apartmentfinder.com), and [probuilder.com](https://www.probuilder.com).

OTHER HOUSING TYPES

Other housing types are listed below, with generalized descriptions.

- **Manufactured housing communities:** an organized clustering of manufactured homes on a site. The community can take many forms, including land-lease communities, investor owned communities, resident-owned communities, and mobile home parks.
- **Senior living communities:** A retirement or age-restricted community, which typically include one more residential buildings forming a complex, and which often contain shared indoor/outdoor spaces for socializing.
- **Assisted-living facilities:** a housing facility for people who cannot or who choose not to live independently.
- **Single-room occupancies (SROs):** a building with single room dwelling units, which typically contain shared share bathrooms and/or kitchen facilities. In some cases, individual units may contain kitchenettes and/or full or half bathrooms.
- **Live/work units:** a single unit such as a studio or one bedroom consisting of both a commercial component as well as a residential component, in which the unit is the primary dwelling of the occupant.
- **Transitional housing:** a supportive, but temporary, form of accommodation that is meant to bridge the gap from homelessness to permanent housing.
- **Accessible housing:** referring to ADA-accessible housing, in which the unit contains attributes such as single floor living, no step entries, wide hallways/doors, etc. Accessible housing is more of housing characteristic, rather than a housing type.

Appendix C – Factors that Affect Development

This appendix provides some context on a few key factors that can affect housing development. The four key factors discussed are:

- Land
- Capital
- Market Demand
- Policy, Including Zoning



LAND

Land refers to the space which housing is sited. To make housing developments viable, developers must control the site, with reasonable acquisition costs. Lands must also be suitable to accommodate

development. Among other considerations, developers will evaluate environmental constraints, what uses and services are adjacent and nearby, and how the land is zoned.

CAPITAL

Developers need to access resources for their investment, and thus, they require capital (e.g., equity investments and/or loans from financial institutions). Affordable housing developments (in particular) will typically require a variety of federal, state, and local loans and grants to make the project financially feasible to develop (since rents or sale prices will need to be offered at below market rates).

MARKET DEMAND

Market demand refers to the number of households in need of a housing unit. Developers will analyze local housing markets to determine if there is sufficient demand to support a profitable project. In this respect, developers will consider households' preferences for different housing products and their ability to pay for the products' need rent levels and/or sale prices. Areas with growing population bases, will have growing market demand.

POLICY, INCLUDING ZONING

Government policies and regulations (specifically zoning requirements, density standards, and design regulations) can affect or limit the kinds of housing built in a community. If standards are extensive, they can affect developer profits or make the housing so costly to develop that opportunities for affordable housing are missed.

Appendix D – Community of Practice

Appendix D is intended to retain information shared from the Housing Advisory Task Force about forming a Housing Alliance or a Community of Practice.¹⁴ The alliance could comprise members of this strategy’s task force as well as other interested stakeholders. This group could oversee the progress of this strategy, discuss new ideas and housing issues as they arise, and continue to assess the evolving housing needs of this region.

The task force was particularly interested in continuing to explore the following topics:

- Housing advocacy opportunities (state and local)
- 15-minute neighborhoods¹⁵
- Municipal zoning/planning education, as well as general housing education topics
- New housing models, alternative housing strategies, and pilot programs
- Current state of the housing market (including housing affordability and production)
- Hurdles to providing a wider variety of housing types and price points
- Opportunities to engage the community and local businesses
- Partnerships and collaboration tips
- Using TIF for affordable housing
- Who is doing what in the housing space
- Housing support services and wraparound care options

In addition, the task force indicated that the group could be charged with the following responsibilities:

- Improve the narrative as it relates to how we talk about our housing needs and the solutions proposed to address our housing needs.
- Plan for and coordinate community education opportunities to provide advice on the region’s housing issues and to promote change.
- Advocate for housing, with a unified voice.
- Increase housing at all levels and support the develop affordable housing
- Form collaborations to advance key priorities.
- Develop a system to monitor housing trends and needs, as well as a system to disperse and share information.
- Implement the Regional Housing Strategy.

¹⁴ A community of practice is a group of people who share a common concern, a set of problems, or an interest in a topic and who come together to fulfill both individual and group goals.

¹⁵ A 15-minute neighborhood involves the implementation of a policy actions that provide residents with access to most, if not all, of their needs within a 15-minute walk or bicycle ride from their home.