

HOUSING LANDSCAPE

NEIGHBORHOODS

Healthy neighborhoods have:

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

Courtesy of Green Bay Housing Market Study

HOUSING AFFORDABILITY & AFFORDABLE HOUSING



- Housing affordability is a measure of how much a person or household can spend toward total housing cost. This measure is relative to income, meaning that higher-income households have a wider selection of homes that would be affordable, while lower-income households generally have fewer affordable options within the housing market.
- Affordable housing is housing that typically serves the lowest-income residents of a community. Generally this includes residents with no income up through residents making 80% the area median income.

Courtesy of Green Bay Housing Market Study



HOMELESSNESS/HOUSELESSNESS

- Homelessness is not a personal attribute, it is a description of a time-limited housing reality.
- Ending homelessness is part of the pursuit for housing, racial, and health justice.

Courtesy of Greater Green Bay Blueprint to Prevent and End Homelessness

HOUSING NATIONWIDE

RIISING HOUSING COSTS

The cost of housing, for both homeowners and renters, is less affordable today than at any time in more than one hundred years - and it is on a steady path to get worse unless we act immediately. Affordable rental housing and entry level homeownership is out of reach for millions of working Americans.

STATISTICS

- **2022 estimates indicate that the U.S. needs some four to five million more homes on the market than it has right now.** Housing costs have become increasingly untenable for renters and buyers alike; **over 40% of renters are cost-burdened** (meaning they spend more than 30% of their income on housing costs), and **housing prices are rising faster than wage growth in 80% of U.S. markets.**
- **In 2022, roughly 582,500 people were experiencing homelessness- mostly sheltered and unsheltered**
- **The overall median rent in the U.S. has risen 22.4% to \$1,372**
- **Federal minimum wage is \$7.25/hour-Raise the Wage Act attempting to raise it to \$17/hour by 2028**
- **In September 2023, home prices were up 2.2% and with a median sale price of \$412,502**
- **The average interest rate for a 30-year mortgage was 7.49%**
- **Housing construction has slowed since 2008 and has further slowed due to the COVID-19 pandemic- high cost of materials paired with inflation**

Courtesy of [The Affordable Housing Crisis in 2023: Where Do We Stand, and What are the Solutions?](#)

Courtesy of [Annual Homeless Assessment Report](#)

Courtesy of [Wisconsin has the 5th-highest rent increases in the U.S. in 2023](#)

Courtesy of [The Impact of the Raise the Wage Act of 2023](#)

Courtesy of [United States Housing Market](#)

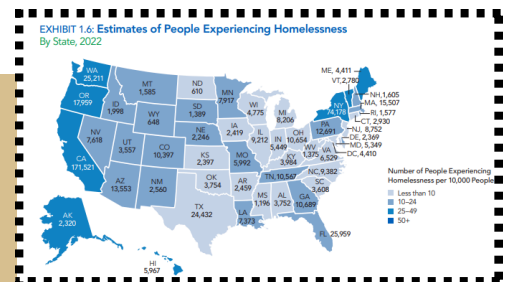
Courtesy of [Homebuyers feel locked out as prices soar and mortgage interest rates hit new highs](#)

Courtesy of [Why Double Digit Rent Hikes Are Here to Stay](#)

HOUSING IS A CONTINUUM

Fewer homeowners mean more renters, more renters mean higher rents, and higher rents mean more economic homelessness, which is driving our national homeless numbers higher every year.

Courtesy of [Two issues define America's new housing crisis](#)



HOUSING IN WISCONSIN

MORE RISING HOUSING COSTS

RENTAL UNITS

- Wisconsin has 5th highest rent increase in the U.S. for 2023 with a rent median of **\$1,078 (3.2%)**
- Costs for building owners have also skyrocketed, who have to manage higher prices for financing, maintenance, repair, and even cleaning costs, which require them to raise rents to cover their investment
- From March 2021 to March 2023 the median cost of 1-bedroom apartment rose in:
 - Wausau by **3%**
 - Milwaukee (metro area) **13%**
 - Stevens Point **43%**
- Apartment List found in March 2023 that Madison has an annual rent price increase rate of about **14%**

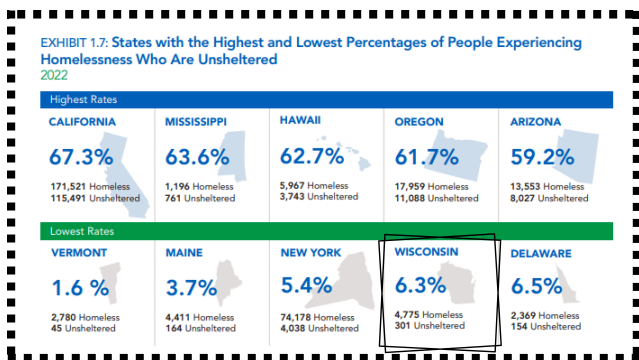
Courtesy of Wisconsin has the 5th-highest rent increases in the U.S. in 2023 and Rent increases in Wisconsin cities among the steepest in the US

Over the last couple of years, median rent for a single-bedroom apartment in Oshkosh grew from **\$718 to \$1400** - an **increase of 95%**, which is the **highest jump in the country**.

Courtesy of Rent increases in Wisconsin cities among the steepest in the US

HOMEOWNERSHIP

- In September 2023, home prices in Wisconsin were up 8.6% compared to last year, selling for a median price of **\$297,800**
- In September 2023, 48.4% of homes in Wisconsin sold above list price, up 4.5 points year over year
 - indicates that the housing market is competitive and bidding wars are becoming more common
- The average housing supply is **2 months**
- Top 5 Most Competitive Cities:
 - Onalaska
 - Sparta
 - La Crosse
 - Superior
 - South Milwaukee



HOUSING IN NORTHEASTERN WISCONSIN

Brown County and Fox Cities

HOUSING SHORTAGES AND RISING COSTS

There is currently a shortage of homes in our community and looking forward, there will be a significant need for new homes and apartments. A recent housing market study by the City of Green Bay projected a need for 7,441 new apartments and 9,098 new owner-occupied units to meet housing demand by 2040 in a high growth scenario. In a conservative growth scenario, the community will need 3,314 new rental units and 4,052 new owner-occupied units. The Outagamie County Department of Development and Land Services (OCDDL) officials project the growth in The Fox Cities/Greater Outagamie County to continue, anticipating the need for an additional 11,000 housing units between 2020 and 2030 to keep pace with demand and avoid the affordability issues other cities across the United States are facing.

Courtesy of Multifamily Mutual Campaign,
Green Bay Housing Market Study, and Housing Siting Criteria and Development
Strategies for the Fox Cities and Greater Outagamie County Region

NEIGHBORHOODS

- Within the Green Bay, 44% of the housing stock is rental units. Rental units include a variety of housing types – single-family homes, duplexes, condos and multifamily residential units
- Owner-occupied units comprise 56% of all units within Green Bay. The most common type of ownership property is single-family homes (91% of all owner occupied units). Other owner-occupied unit types include duplexes, townhomes (often condominiums) and mobile homes
- Housing stock in the Fox Cities primarily consists of single-family detached units (this includes both traditional free-standing residential buildings as well as mobile homes, boats, and recreational vehicles). This embodies 71% of all housing units in the region

Courtesy of Green Bay Housing Market Study,
and Housing Siting Criteria and Development
Strategies for the Fox Cities and Greater Outagamie County Region

HOUSING AND LIVING DISPARITIES

- **About 52% of renters have had to forego other needs such as food, healthcare or childcare to continue to pay rent**
- **20% of owners and 43% of renters in Green Bay currently pay more than 30% of their income for housing**
- **Around 3,000 people are experiencing homelessness in Brown County and Fox Cities. This is an indicator of a tight housing market as instability, especially inability to find and afford rental units often forces individuals to find shorter-term options for their families**

Courtesy of
Green Bay Housing Market Study and Greater Green Bay
Blueprint to Prevent and End Homelessness

HISTORY OF HOUSING CRISIS AND HOMELESSNESS

HOW DID WE GET HERE?

- Following World War II, Euclidean zoning, single-family homes, and sprawling development patterns that necessitate vehicle ownership became the norm across the United States. More than a half-century later, local zoning and land use regulations are still largely built on these policies.
- There are still common land use and zoning regulations in place that constrict multifamily housing and mixed-use development and these regulations pose a long-term threat to affordability. The proliferation of single-family zoning, minimum lot sizes and setback requirements, off-road parking requirements, and restrictive maximum building heights work in tandem to encourage sprawl and limit the types of housing that can be constructed

Courtesy of [Housing Siting Criteria and Development Strategies for the Fox Cities and Greater Outagamie County Region](#)

THE COLOR OF LAW

- The federal government pursued two important policies in the mid-20th century that segregated metropolitan areas. One was the first civilian public housing program which frequently demolished integrated neighborhoods in order to create segregated public housing
- The second program that the federal government pursued was to subsidize the development of suburbs on a condition that they be only sold to white families and that the homes in those suburbs had deeds that prohibited resale to Black people
- Additionally, the federal government (FHA) often guaranteed bank loans for construction and development with the condition that no homes be sold or resold to Black people
- The outcome of such policies means that many Black people and People of Color could not purchase homes and build equity for themselves or future families, while white people were able to. This means that systematically, housing advancement was slower and more challenging for many Black people and people of color

Courtesy of ['The Color Of Law' Details How U.S. Housing Policies Created Segregation](#)

WHAT DOES THIS MEAN TODAY?

- Policies like these have helped create and exacerbate our current housing crisis
- There is a housing shortage nationwide and one solution of simply building more housing is challenged because of policies put in place several decades ago
- Black people and people of color being systemically denied housing led to less housing equity, appreciation and disproportionate rates of homelessness/houselessness

SUMMARY

**HOUSING
CHALLENGES
ARE
SOLVABLE!**

If housing challenges are left unaddressed, this will cause more rises in housing prices for renters and owners alike and will increase rates of homelessness/houselessness, and potentially put a strain on current resources for renters, homeowners/buyers, and homeless/houseless people.



- **Chronic homelessness costs the taxpayer an average of \$35,578 per year. Costs on average are reduced by 50% when homeless/houseless people are provided supportive housing. Supportive housing costs on average \$12,800 per year**

Courtesy of Green Bay Housing Market Study

Note: This data is what has been researched and what we know of, but there could be more information that we are missing!

Next Steps

- **This is a community effort! No one can solve these housing challenges alone!**
- **There are already strategies and plans in progress, but ultimately advocacy amongst people and community matters!**
- **Current Strategies and Proposals:**
 - **“Smart Growth,” which prioritizes placing housing development near existing community resources, mixing building types and land uses, developing within existing communities, and diversifying options beyond single-family homes**
 - **Regulations for rental increases and focus on building and creating more affordable rental units**
 - **Establish Community Land Trusts (CLT), which acquires land and removes it from the speculative, for-profit, real estate market. CLTs hold the land they own “in trust” forever for the benefit of the community by ensuring that it will always remain affordable for homebuyers**
 - **Create more Workforce Housing, which is the supply of housing in a community (a variety of housing types, sizes, locations and prices) that meets the needs of the workforce in that community**



RESOURCES AND REFERENCES

NeighborWorks Green Bay has created a public advocacy database (Google Drive) to hold information and resources about housing and advocacy. All of the sources used in this document can be found in that shared public drive [here](#). And the individual links for specific resources are provided below.

[Green Bay Housing Market Study](#)

[Greater Green Bay Blueprint to Prevent and End Homelessness](#)

[Two issues define America's new housing crisis](#)

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['The Color Of Law' Details How U.S. Housing Policies Created Segregation](#)

[City of Lakes Community Land Trust](#)

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