# Village of Ashwaubenon 2023 Housing Affordability Report October 2024

## Introduction – Comprehensive Plan Implementation

The Village of Ashwaubenon Comprehensive Plan was last updated in 2016 and included a detailed inventory and analysis of the existing and future housing trends for the Village. The plan breaks the residential areas of the Village into five primarily residential "neighborhoods", including the Lambeau Neighborhood, Sherwood Forest Neighborhood, Smith Park Neighborhood, Pioneer Neighborhood, and Sand Acres Neighborhood. The Titletown Corridor, Village Center District, and Riverfront/Broadway District were included as mixed-use areas that include residential components. Specific goals, objectives, and policies for housing within Ashwaubenon listed in the comprehensive plan include:

- Maintain and promote high-value residential infill at key locations abutting the rivers, other natural
  amenities, and in key areas throughout the village that promote walkability and connections to
  commercial amenities.
- Maintain and increase the availability of moderately priced housing, particularly to support families seeking a long-term community.
- Maintain and upgrade existing affordable housing and workforce housing for families.
- Maintain high-quality neighborhoods that attract a new generation of long-term residents. Facilitate the longer-term transition of neighborhoods, especially with regard to code enforcement, changes in generational attitudes, and needs for neighborhood quality.
- Promote a higher-density, mixed-use, metropolitan-style neighborhood between Oneida Street and Ashland Avenue with new, flexible guidelines to attract young professionals looking to find a lifestylefriendly community and empty-nesters looking to downsize.
- Encourage the creation of housing for active seniors who want to remain in Ashwaubenon without the burdens of single-family homeownership. At the same time, facilitate the homeowner transition from these aging residents leaving neighborhoods to new families and residents.
- Consider programs including regulations and incentives to ensure long-term maintenance of residential single-family units as well as the improvement of multi-family and duplex housing types.
- Maintain the high-quality appearance of residential streets through streetscape improvements and maintenance.
- Customize regulations and programs, including zoning and site design guidelines, for existing and new residential development to fit the unique character of each neighborhood in a manner that promotes community pride and a high-level of property owner maintenance and investment.

The comprehensive plan attempts to quantify the amount of affordable housing available within Ashwaubenon by reviewing Census data, and specifically, the amount of money renters and homeowners pay for their rent and mortgage, respectively. The following charts are depicted on pages 27-28 of the plan.

#### MONTHLY HOMEOWNER COSTS

	Ashwaubenon		Brown County	
	#	%	#	%
Units with a mortgage	3,104	100%	46,437	100%
Less than \$300	0	0.0%	7	0.0%
\$300 to \$499	11	0.4%	416	0.9%
\$500 to \$699	176	5.7%	1,789	3.9%
\$700 to \$999	360	11.6%	6,632	14.3%
\$1,000 to \$1,499	1,327	42.8%	18,531	39.9%
\$1,500 to \$1,999	776	25.0%	11,435	24.6%
\$2,000 or more	454	14.6%	7,627	16.4%
Median (dollars)	\$1,380		\$1,	388

Source: U.S. Census, American Community Survey, 2009-2013

#### **GROSS RENT**

	Ashwaubenon		Brown County	
	#	%	#	%
Units paying rent	2,743	100%	32,458	100%
Less than \$200	0	0.0%	470	1.4%
\$200 to \$299	8	0.3%	875	2.7%
\$300 to \$499	238	8.7%	3,926	12.1%
\$500 to \$749	1,344	49.0%	13,642	42.0%
\$750 to \$999	891	32.5%	9,419	29.0%
\$1,000 to \$1,499	202	7.4%	3,590	11.1%
\$1,500 or more	60	2.2%	536	1.7%
Median (dollars)	\$687		\$699	

Source: U.S. Census, American Community Survey, 2009-2013

One metric to determine whether a mortgage or rent is affordable, is from the U.S. Department of Housing and Urban Development (HUD), which recommends that housing costs (mortgage/rent, insurance, taxes, etc.) should not exceed 30 percent of a household's income. Homeowners or renters paying 30 percent, or more are considered to be overextended and in danger of mortgage default or late rent payments if any interruptions to income or unforeseen expenses occur.

The 2022 American Community Survey (ACS) 5-Year Estimates indicate that approximately 46.2 percent of Ashwaubenon renters are paying 30 percent or more of their income for housing, which is higher than both Brown County (39.9 percent) and the State of Wisconsin (43.1 percent), respectively. The relatively high percentage of renters paying over thirty percent of their income for housing indicates a continued need to increase the overall supply of rental units in the Village to attempt to moderate future rent increases. In order to increase the supply of rental units, the Village will need to continue to promote well-designed rental housing developments, especially in areas that support higher residential densities such as the Village Center and Sports & Entertainment zoning districts in order to maintain a well-balanced range of housing options for existing and new residents. Additional higher-density apartment development could be considered for upper floor locations along S. Oneida Street and Holmgren Way in the Community Business zoning district when commercial retail and office land uses are maintained on the first floor.

Further analysis reveals the 2022 ACS estimates approximately 14.2 percent of Ashwaubenon homeowners with a mortgage pay 30 percent or more of their household income toward the mortgage, which is lower than Brown County (19.0 percent) and significantly lower than the State of Wisconsin (22.1 percent). Although this is a relatively low percentage of homeowners, as discussed earlier, this may be reflective of a number of factors including homeowners more actively refinancing loans when there were lower interest rates or homeowners holding the mortgage for longer periods of time. The Village will need to monitor the level of distressed home sales and identify potential homebuyer assistance programs to lower monthly mortgage costs for homebuyers new the market and promote homeownership in Ashwaubenon.

Since the adoption of the 2016 Comprehensive Plan, the Village has actively promoted the development of additional multi-family apartment options including Manseau Flats, The Element, Titletown Flats, The Common Place, and The Bohemian Park apartments. Including the buildings that are completed or under construction for these five projects will include a total of 866 market-rate apartments within the Village. Ashwaubenon continues to work toward creating a successful affordable senior and workforce housing

project through the Wisconsin Housing and Economic Development Authority (WHEDA) Low Income Housing Tax Credit program. The credits were awarded in early 2021, and the Berkshire-Ashwaubenon opened in September 2023. The development added 60 units of affordable senior apartments and 15 units of affordable workforce housing in close proximity to the retail and entertainment employment areas.

## 2023 Residential Platting and Permit Activity

Although much of the Village of Ashwaubenon is largely built-out, the year 2023 saw the continuation of residential construction in the Highland Ridge Estates and Aldon Station Subdivisions and the Titletown Townhomes development. Highland Ridge Estates is the residential redevelopment of the former front nine of the Highland Ridge Golf Course and Aldon Station is the residential redevelopment of a former truck yard along the Fox River. The Titletown Townhomes are a residential component of the Titletown redevelopment site along Lombardi Avenue and Brookwood Drive. The Element Apartments Building #4 was additionally permitted and began construction in 2023, while The Berkshire-Ashwaubenon senior/workforce housing, Station 417 condominium development, and Bohemian Park Building #2 continued construction through 2023.

Village of Ashwaubenon Community Development staff reviewed the 2023 permit data provided through its records management system, MuniCRM. For 2023, the Village of Ashwaubenon permitted 122 new housing units, consisting of single-family, two-family, and multi-family developments. Additionally, Highland Ridge First Addition preliminary and final subdivision plats were approved in late 2023, and the subdivision review fees are included within the calculation below. Considering the existing housing stock within Ashwaubenon, it is also important to note the 74 housing units that obtained residential addition/remodeling permits, which under the statutory language are to be included in the total fee amount, but not in the number of residential units in the formula. A summary and analysis of the permits, fees, and average permit fee per unit charged by the Village of Ashwaubenon follows.

List of Permits/Fees	Fee	Units
New Residential Building Permit Fee (includes all other		
fees except park impact fee)	\$ 36,835	122
Residential Addition or Remodel Permit Fee	\$ 15,302	75
Park Impact Fee	\$ 85,935	122
CSM Fee	\$ 1,500	12 Lots
Preliminary Plat Fee	\$ 2,950	57 Lots
Final Plat Fee	\$ -	N/A
Land Dedication in Lieu of Fee	\$ -	N/A
Total Fees (including addition/remodeling)	\$ 182,774	
2023 Units (new construction only)		122
2023 Fees per Unit (new construction only)	\$ 1,498.15	
2023 Units (new construction and addition/remodeling)		197
2023 Fees per Unit (including addition/remodel units)	\$ 927.79	

As noted in the table, the average fee per permitted residential unit <u>if not including the remodeling units</u> (but including the remodeling fees) as prescribed under state statute, is \$1,498 per unit. The average fee per unit if including the remodeling fees <u>and remodeled units</u> is \$928 per unit. These numbers are very similar to the 2022 fee averages of \$1,484 and 995, respectively.

In order to place the Ashwaubenon fee per unit in perspective, according to the 2022 American Community Survey 5-Year Estimates from the U.S. Census Bureau (Table B25077), the 2023 median value of an owner-occupied home in Ashwaubenon is approximately \$222,900. The commercial real estate site, Zillow, places the average Ashwaubenon home value at \$299,900. Dividing the two fee per unit values by the high and low home values results in a range of 0.31 percent to 0.67 percent in home cost is due to Ashwaubenon fees. For additional perspective, the 2022 NAHB Construction Cost Survey cited earlier identifies national average soft costs as a percentage of overall home cost: Profit: 10.1%, Overhead and General Expenses 5.1%, Sales Commission: 3.6%, Financing Cost 1.9%, and Marketing Cost: 0.7%.

## List of Undeveloped Parcels

## Zoned for Residential Development

The Village of Ashwaubenon Community Development Department performed a Geographic Information System (GIS) analysis by overlaying the Village Zoning Map on the Brown County Parcel Map and identifying all parcels with an improved value of \$0 and zoned R1: One Family Residence, R2: Two Family Residence, RE: Rural Estate, or R3: Multi-Family Residence. The analysis identified 126 parcels with a total of 325 acres of land that are currently zoned residential but are not developed within the Village of Ashwaubenon.

The Aldon Station residential development on the former Schneider Trucking site, located on S. Broadway and the Fox River, just north of Ashwaubomay Park, is zoned R-2 Two-Family Residence and R-3 Multi-Family Residence with a Planned Unit Development (PUD) overlay to accommodate its redevelopment into a mix of owner-occupied duplex, townhome, and multi-unit condominium buildings with minimal side, front, and rear yard setbacks. The yards average approximately 7,500 square feet for a zero-lot line duplex unit to 3,700 square feet for a zero lot-line townhouse unit. Residential construction started in 2019 and at full build-out over the next five to six years will include a total of 202 new owner-occupied units. The first multi-story condominium building at Aldon Station started construction in 2022.

The Highland Ridge Estates subdivision, located in the southern part of the Village on part of the former Highland Ridge Golf Course includes 42 single-family residential parcels within the first phase of three total phases of development. The subdivision was platted, and streets and utilities were constructed in 2021. Construction on new homes within the development started in 2022. The Highland Ridge First Addition Subdivision was approved in 2023 with new home construction starting in 2024.

Of the 99 vacant residential parcels, 13 parcels are platted lots within Aldon Station and 18 parcels are platted lots within Highland Ridge Estates. An additional 28 are owned by either Titletown Development or the Green Bay Packers as homes that were demolished for planned redevelopment or future football operations. An additional 6 parcels are owned by Georgia-Pacific as a buffer between the Broadway Mill and the residential neighborhood to the south. The remaining parcels are more scattered, and most are severely impacted by floodplain, wetlands, or undeveloped access.

In terms of acreage, there are three primary areas of large, undeveloped residential-zoned lands in the southern part of the Village and include approximately 43 acres at the end of Aerts Lane and 150 acres along

Grant Street, between Sand Acres Drive and Packerland Drive. Thirty acres of the 150 acres are for planned third phase of the Highland Ridge Estates Subdivision. The remaining properties are potentially available for sale, but are generally impacted by floodplains and/or very high landowner asking prices, and to date, no activity has taken place. A map of the undeveloped residential parcels is included as Figure 1. A listing of the available undeveloped parcels zoned for residential use in Ashwaubenon is included in Appendix A.

### Zoned for Other Use but suitable for residential development

The Village of Ashwaubenon promotes mixed uses, including higher density residential redevelopment within the Sports & Entertainment and Village Center portions of the Village. This area is roughly bound by the municipal boundary on the north, S. Oneida Street on the west, Cormier Road on the south, and Holmgren Way/ S. Ashland Avenue on the east. Although these areas are not a specific residential zoning district, single family attached, multiple-family, live/work, and upper story residential dwellings are all permitted uses. Within this area, the Village is experiencing strong growth in multiple-family developments with The Element Apartments, The Bohemian Park Apartments, and The Common Place Apartments. Among all the apartment developments, there are 866 new market rate apartment and townhome units and 75 affordable apartment and townhome units that have recently been completed by the end of 2023.

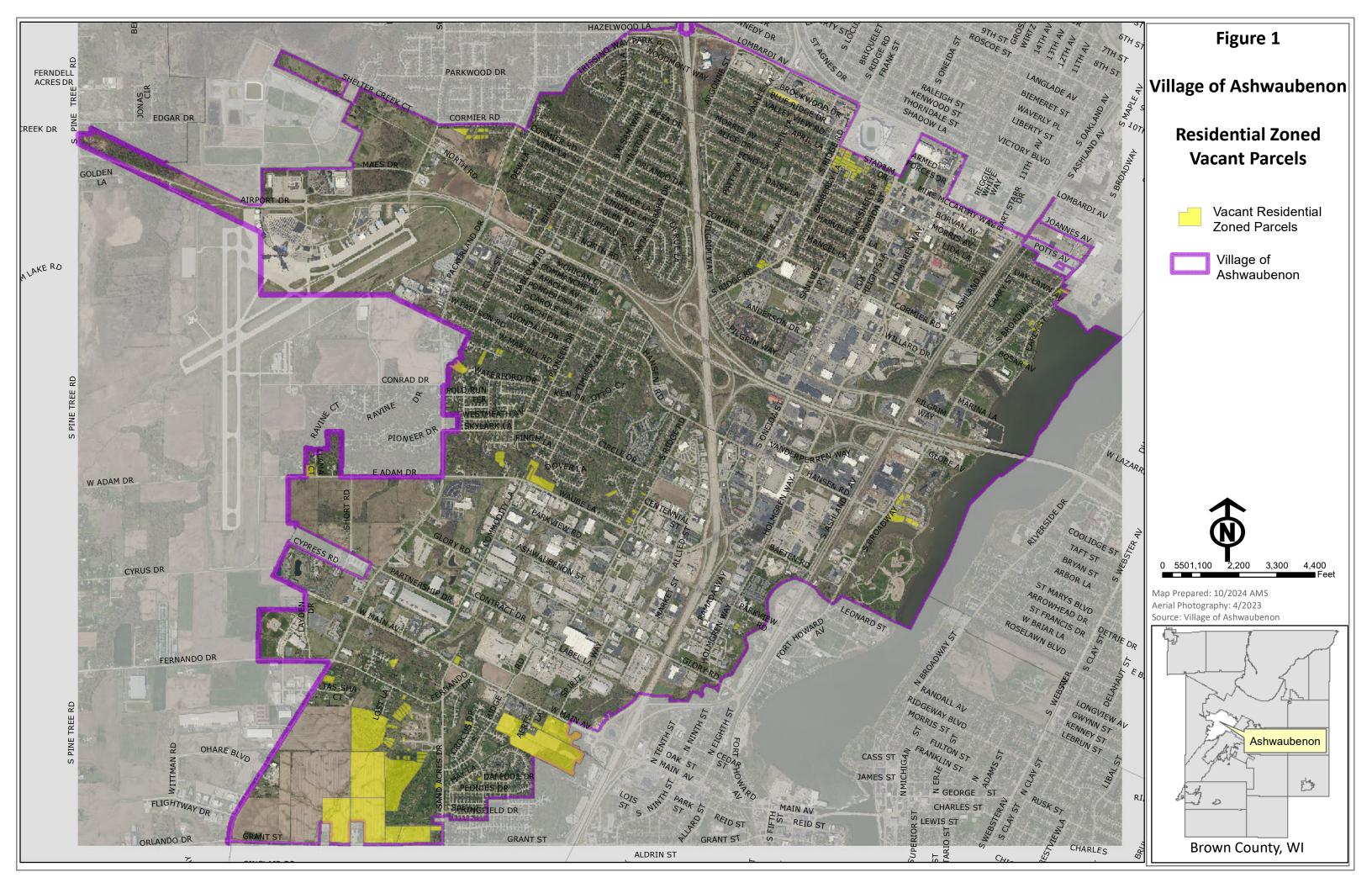
A map depicting the Sports & Entertainment and Village Center zoning districts is included as Figure 2.

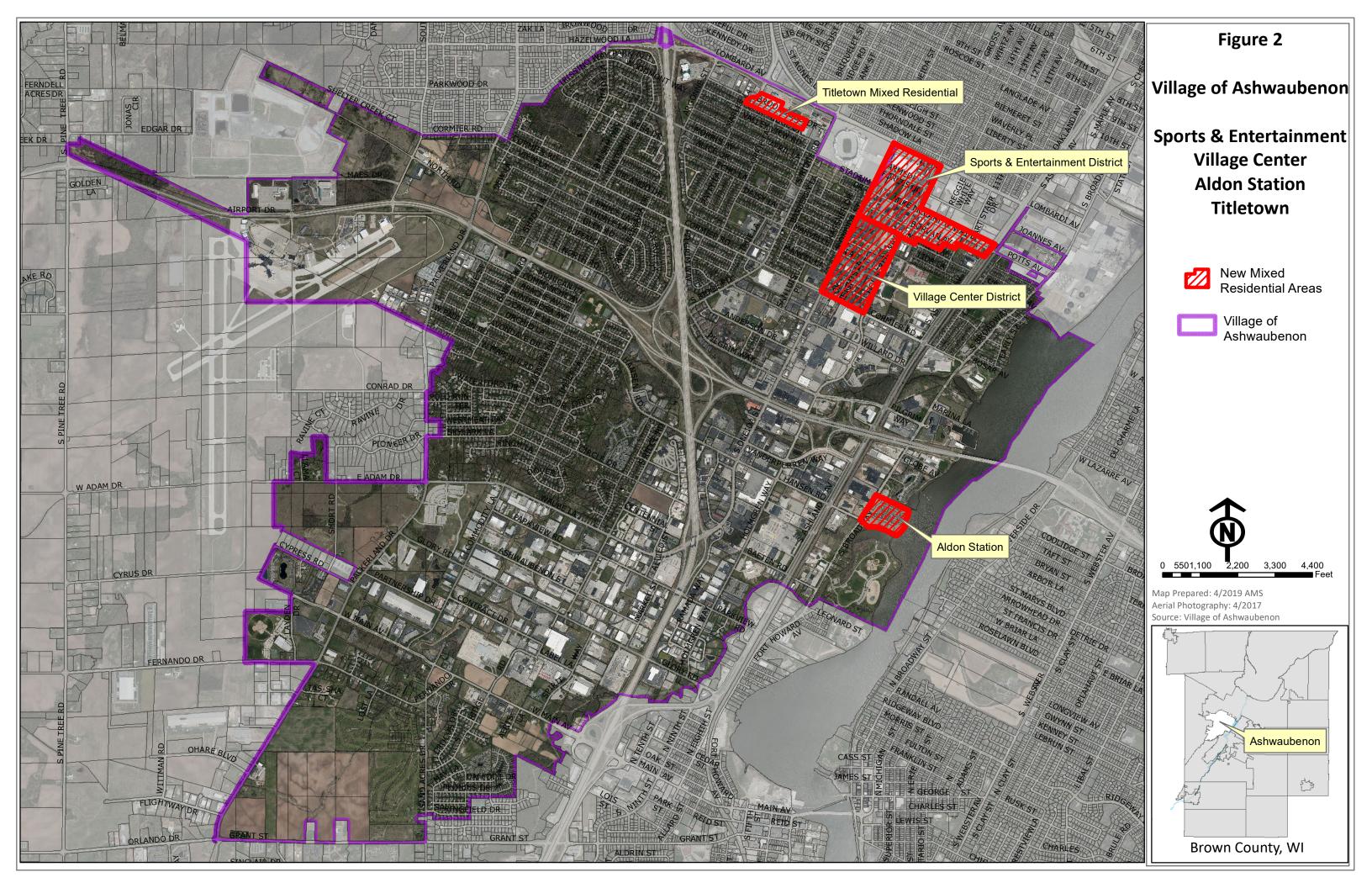
## Analysis of Residential Development Regulations

#### Land use controls

Residential development within the Village of Ashwaubenon is managed primarily through the zoning code, subdivision code, and building code. As previously discussed, with the exception of the Highland Ridge Estates Subdivision, which started construction in 2021, the Village has relatively few areas for new, conventional subdivision development due to a lack of available vacant land within its boundaries. Development within these areas has not taken place due to the generally high purchase price being asked for the land by existing landowners, which when combined with high construction costs, and increasing interest rates makes development of these properties cost prohibitive. As a result, residential development in the Village has generally shifted from vacant land to the redevelopment of sites within the Village Center (VC) and Sports & Entertainment (SE) zoning districts that were previously used for light industrial activity or low-density multi-family units. As previously noted, higher density residential development is a permitted use within these districts. To further facilitate the cost-effective residential redevelopment within these districts, in 2018 the Village of Ashwaubenon eliminated minimum parking standards within the VC and SE zoning districts. Proposed developments need to provide a plan for how parking is going to be addressed, but there is no longer a prescriptive parking requirement.

Additionally, the Village maintained a 25-foot front yard setback from the right-of-way in the R-1 One-Family Residence Zoning District for years, but the setback requirement resulted in continual requests for variances to encroach into the 25' setback for such items as front porches, stairs, and wheelchair ramps. This issue was particularly acute along S. Oneida Street and at homes along the Fox River. Recognizing this was an issue that was inhibiting homeowners from reinvesting in their properties, in 2018 the Village reduced the front yard setback requirement to 20'. This has significantly reduced requests for variances and allowed for needed improvements to these homes.





# Appendix A: Vacant Residential Zoned Parcels

PARCELID	Acres
VA-L197-12	30.55100000
VA-L199	30.51000000
VA-L184-12	25.74900000
VA-L333-2	25.07200000
VA-L201	24.49000000
VA-1530	21.73800000
VA-L190	19.00000000
VA-L202-2	14.46700000
VA-195-7	5.98000000
VA-L202-2-1	4.59300000
VA-L332	3.58500000
VA-699-131	2.33100000
VA-1201	2.29900000
VA-HB890-6	2.09800000
VA-1509	1.88500000
VA-L186-1	1.50900000
VA-7-1	1.43000000
VA-35-2-1	1.31200000
VA-1391	1.17500000
VA-L202-1	1.13400000
VA-195-9	0.93600000
VA-L332-4	0.91800000
VA-1556	0.90400000
VA-L360-6	0.87900000
VA-696-408	0.86000000
VA-L197-6	0.82600000
VA-1557	0.64500000
VA-1103	0.62100000
VA-53-5	0.61900000
VA-228-20-6	0.61900000
VA-53-10	0.61500000
VA-228-20-7	0.60900000
VA-1532	0.55600000
VA-75-2	0.52700000
VA-53-14	0.52200000
VA-65-3-1	0.51300000
VA-53-13	0.51000000
VA-53-12	0.50400000
VA-53-9	0.50200000
VA-53-3	0.49400000
VA-114	0.47500000
VA-53-4	0.46500000
VA-803	0.45900000

VA-699-6	0.44600000
VA-53-2	0.44300000
VA-1531	0.44200000
VA-501	0.43000000
VA-74	0.42500000
VA-53-15	0.41500000
VA-L184-7	0.39300000
VA-35-18	0.39100000
VA-228-D-236	0.37800000
VA-228-V-11-A	0.36000000
VA-210-3	0.36000000
VA-35-19	0.35000000
VA-228-20-5	0.34900000
VA-53-7	0.34000000
VA-195-18	0.34000000
VA-195-17	0.34000000
VA-428-H-223	0.32700000
VA-187-11	0.32100000
VA-428-H-224	0.31800000
VA-460-O-395-5	0.30400000
VA-500	0.30000000
VA-195-2	0.29800000
VA-460-O-395-6	0.29200000
VA-140	0.28700000
VA-L331-1-2	0.28300000
VA-228-C-117	0.28000000
VA-74-3	0.27700000
VA-228-D-609-1	0.27600000
VA-74-4	0.27500000
VA-1533	0.26900000
VA-1028	0.26800000
VA-428-H-202	0.26400000
VA-428-H-222	0.25800000
VA-228-C-119	0.25300000
VA-228-C-116	0.25200000
VA-428-H-221	0.24800000
VA-428-H-211	0.24700000
VA-428-H-212	0.24600000
VA-53-8	0.23000000
VA-428-H-201	0.23000000
VA-477	0.23000000
VA-478	0.23000000
VA-479	0.23000000
VA-460-M-19	0.21100000

VA-499	0.21000000
VA-65-1-1	0.20900000
VA-460-M-24	0.20700000
VA-1577	0.18600000
VA-1576	0.15700000
VA-1534	0.15200000
VA-251	0.11300000
VA-1570	0.10900000
VA-1573	0.09800000
VA-1572	0.07300000
VA-1571	0.07100000
VA-1592	0.05800000