

CHAPTER 5

Housing

A community’s housing stock is an important component of its overall image and potential to attract new residents to a community and to ensure long-time residents remain. Therefore, ensuring a range of well-maintained housing options for persons throughout the life cycle is critical for a Village such as Ashwaubenon. The Village currently has a very good range of housing, including single-family, duplexes, and apartments. However, as with any community, ensuring the housing stock is maintained and kept up to standards expected in the Village is one of Ashwaubenon’s primary challenges over the timeframe of this Comprehensive Plan. As opposed to public parks, sanitary sewer, public water, or other programs that the Village directly develops and controls, housing in the Village is a function of private enterprise. Therefore, developing and nurturing a relationship with the private sector to ensure the Village’s housing needs are met is critical to the future growth of Ashwaubenon.

The Issues and Opportunities Chapter of this Plan contains the forecasts for new housing units within the Village of Ashwaubenon over the next 20 years. This chapter will build on these forecasts by identifying existing trends and characteristics of the housing market and providing recommendations on how to improve the existing housing stock and provide for the development of new and innovative housing practices.

Housing Characteristics

Age

Figure 5-1: Estimated Age of Housing Units in the Village of Ashwaubenon

Year Structure Was Built	Ashwaubenon	%	Brown County	%	Wisconsin	%
2020 or later	36	0.4%	590	0.5%	9984	0.4%
2010 to 2019	563	6.8%	9,691	8.6%	165,816	6.1%
2000 to 2009	525	6.4%	14,693	13.0%	333,032	12.2%
1990-1999	1,081	13.1%	18,207	16.1%	365,107	13.4%
1980-1989	1,400	17.0%	13,542	12.0%	263,915	9.7%
1970-1979	2,525	30.7%	18,303	16.2%	394,115	14.4%
1960-1969	1,257	15.3%	11,525	10.2%	262,836	9.6%
1950-1959	590	7.2%	10,879	9.6%	287,354	10.5%
1940-1949	49	0.6%	4,284	3.8%	147,777	5.4%
1939 or earlier	201	2.4%	11,485	10.1%	504,575	18.5%
Total	8,227	100.0%	113,199	100.0%	2,734,511	100.0%

Source: U.S. Census Bureau, 2022 5-Year American Community Survey Estimates Detailed Tables

Figure 5-1 shows the 2022 5-Year American Community Survey (ACS) estimates 86.3 percent of the housing units in the Village of Ashwaubenon were constructed prior to the year 2000, as compared to 78.0 percent for Brown County and 81.5 percent for the State of Wisconsin. As identified in the chart, an estimated 13.6 percent of the housing units in the Village were constructed since 2000, which indicates that these housing units are newer and, most likely, in good condition. Overall, the older homes in the Village have historically been well-maintained and continue to provide quality housing options for persons looking to purchase a home in the Village. As the new housing stock ages and the older housing units continue to age, it will be necessary for the Village to continue to ensure that the housing units remain in good condition, or if deteriorated, renovated or removed, through code enforcement, rehabilitation, and selective redevelopment.

One item Ashwaubenon residents with homes built prior to 1978 should understand is that their homes may contain lead-based paint. As lead-based paint ages both inside and outside the home, it cracks, peels, chips, and

powders, creating a chance for children and adults to ingest it either via mouth or nose and enter the blood stream. According to the Mayo Clinic, a few of the signs and symptoms of lead poisoning in children and/or infants include:

- Developmental delays
- Learning difficulties
- Slowed growth
- Irritability
- Abdominal pain
- Fatigue

Lead poisoning in adults includes signs and symptoms such as:

- High blood pressure
- Abdominal pain
- Joint pains
- Declines in mental functioning
- Pain or numbness/tingling in extremities
- Memory loss
- Mood disorders
- Miscarriage or premature birth in women



If renovations are to be started in or on a home that was constructed prior to 1978 that will disturb existing painted surfaces, lead-safe renovation practices should be followed to protect the persons living in the home. The U.S. Environmental Protection Agency prepared the document “[The Lead-Safe Certified Guide to Renovate Right](#)”¹ which provides basic information on lead paint laws, hazards, and the proper techniques and resources to deal with this hazard as a home is renovated.

Structures

The Village of Ashwaubenon has a lower percentage of 1-unit detached structures (typically single-family homes) estimated at 54.9 percent than either Brown County or the State of Wisconsin at 63.7 percent and 66.5 percent, respectively. The Village has a proportionately larger percentage of multi-family units, including 5-9 units, 10-19 units, and 20 or more units. Ashwaubenon has experienced a significant increase in the number of large multi-family rental developments over the past several years. Titledown Flats, The Element Apartments, The Bohemian Park Apartments, and The Common Place Apartments are all market-rate developments located in the general vicinity of Lambeau Field and the Village’s Sports & Entertainment District. The Berkshire Ashwaubenon is an affordable senior apartment and workforce townhome development also located within the Sports & Entertainment District. In addition to multi-family developments, the Village has experienced increased owner-occupied housing options with the opening of the Highland Ridge Estates Subdivision and the redevelopment of the former Schneider truck repair terminal on the Fox River as Aldon Station. Taken together, these two development sites include a mix of new single-family detached, single-family attached, townhome, and condominium options for potential homeowners. Figure 5-2 identifies the estimated total number of units within each type of structure in Ashwaubenon.

¹ [The Lead-Safe Certified Guide to Renovate Right](http://www2.epa.gov/sites/production/files/documents/renovaterightbrochure.pdf). U.S. Environmental Protection Agency, September, 2011.
<http://www2.epa.gov/sites/production/files/documents/renovaterightbrochure.pdf>.

Figure 5-2: Estimated Units in Structure for Ashwaubenon, Brown County, and Wisconsin

Units in Structure	Ashwaubenon	%	Brown County	%	Wisconsin	%
1-Unit Detached	4,521	54.9%	72,251	63.7%	1,818,114	66.5%
1-Unit Attached	670	8.1%	7,203	6.4%	116,442	4.3%
2 Units	243	3.0%	6,217	5.5%	168,357	6.2%
3 or 4 Units	128	1.6%	3,444	3.0%	96,643	3.5%
5 to 9 Units	897	10.9%	9,124	8.1%	133,649	4.9%
10 to 19 Units	794	9.7%	5,858	5.2%	96,680	3.5%
20 or More Units	949	11.5%	7,653	6.8%	218,065	8.0%
Mobile Home	25	0.3%	1,416	1.3%	85,538	3.1%
Boat, RV, Van, etc.	0	0.0%	33	<0.1%	1,023	<0.1%
Total	8,227	100.0%	113,199	100.0%	2,734,511	100.0%

Source: U.S. Census Bureau, 2022 5-Year American Community Survey Estimates.

As depicted in Figure 5-3, the Village of Ashwaubenon has experienced steady increases in new owner-occupied housing units developed in the Woods Edge, Aldon Station, and Highland Ridge Estates subdivisions over the past ten years. New rental units have increased substantially over the past seven years with apartment building developments at Titledown, the Sports & Entertainment/ Village Center areas and Fox Riverfront.

At the request of the Ashwaubenon Village Board, a 2022 study was prepared by Ashwaubenon Community Development Department staff to compare Ashwaubenon to peer Brown County communities in terms of the percentages of single family, two family, and multi-family units. The study found the Village was similar to other Brown County communities in terms of percentages of single family, two family, and multi-family units. As noted in the study, there is no generally accepted percentage of housing types. It is up to each community to evaluate its housing stock based on long-term goals and objectives and local demographic trends and demands. Continuing to develop a diverse range of housing in Ashwaubenon ensures that the Village will be well-positioned to withstand changes in local, regional, or national demographic and/or economic trends.

Figure 5-3: New Housing Unit Development by Occupancy, 2013-2023

Year	New Owner-Occupied Units	New Rental Units	Total New Housing Units
2013	22	0	22
2014	29	0	29
2015	65	0	65
2016	24	0	24
2017	31	78	109
2018	14	190	204
2019	20	0	20
2020	61	220	281
2021	17	138	155
2022	41	75	116
2023	30	92	122
TOTALS	354	793	1,147

Source: Village of Ashwaubenon Building Permit Records – MuniCRM accessed 2/6/2024.

Occupancy

According to the 2018-2022 American Community Survey (ACS) estimates, there were a total of 8,227 housing units within the Village of Ashwaubenon. This compares with 7,942 units estimated in the 2013-2017 ACS, which is an increase of an estimated 285 units (3.6 percent) over the time period. The breakdown of housing units into owner-occupied and renter-occupied indicates that owner-occupied units accounted for an estimated 58.0 percent of the Village's dwelling units in the 2013-2017 ACS, and this percentage decreased to an estimated 57.4 percent owner-occupied housing in the 2018-2022 ACS.

Ashwaubenon increased its owner-occupied housing stock by an estimated 186 units and renter-occupied units by 215 units between the 2013-2017 ACS and 2018-2022 ACS. Even though the estimated number of housing units increased by 285 units during this same time period, the number of vacant housing units actually decreased by an estimated 120 units (-3.6%). The ACS numbers (Figure 5-4), when paired with the new housing unit numbers (Figure 5-3), indicate a very strong market for continued new residential housing options in the Village of Ashwaubenon.

Figure 5-4: Change in Housing Occupancy Characteristics in Ashwaubenon, 2000 and 2010

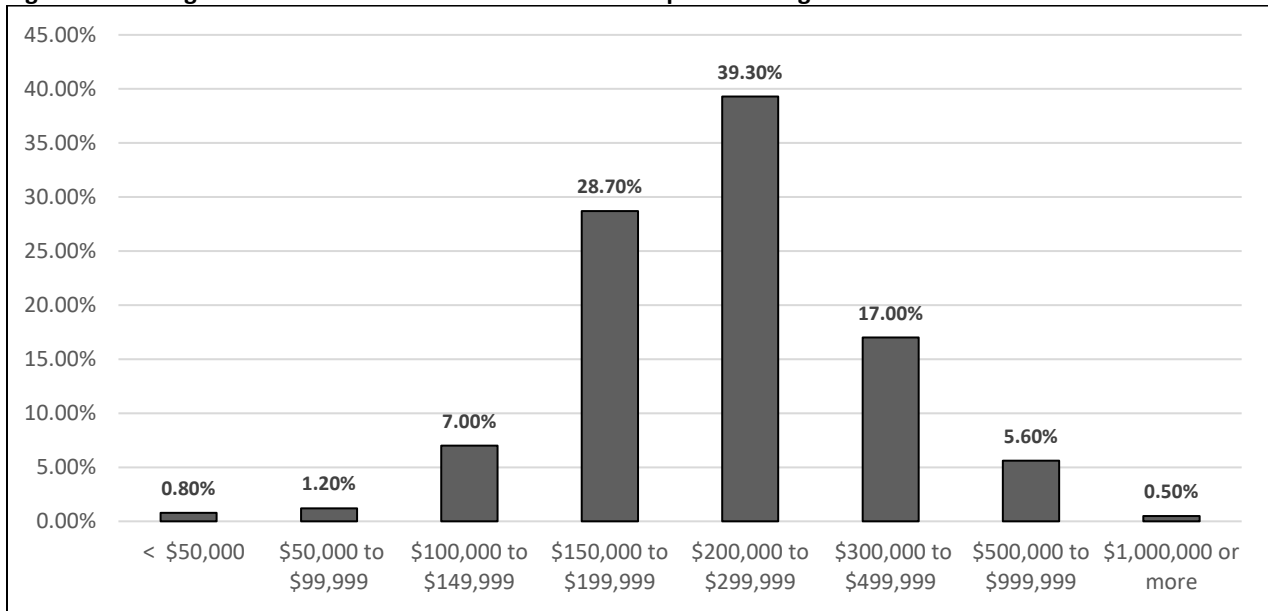
	2013- 2017 Estimates	% of Total	2018- 2022 Estimates	% of Total	Increase or Decrease	Percent Change 2000- 2010
Total Housing Units	7,942	100.0%	8,227	100.0%	285	3.6%
Occupied Housing Units	7,608	95.8%	8,009	97.4%	401	5.3%
Owner-Occupied	4,412	58.0%	4,598	57.4%	186	4.2%
Renter- Occupied	3,196	42.0%	3,411	42.6%	215	6.7%
Vacant Housing Units	334	4.2%	214	2.6%	-120	-3.6%

Source: U.S. Census Bureau, 2013-2017 and 2018-2022 American Community Survey Estimates.

Value

As estimated in the 2018-2022 American Community Survey (ACS), the median Ashwaubenon home value was \$222,900, while the largest segment of the Village's owner-occupied homes was valued between \$200,000-\$299,000 (39.3 percent), and 28.7 percent of the homes were estimated as valued between \$150,000-\$199,999 (See Figure 5-5). Homes in the lower valuation ranges provide first-time homebuyers the opportunity to enter the housing market, as well as afford retirees the opportunity to downsize to smaller, less expensive homes. However, as home values continue to significantly increase, the supply of homes available to the incomes of first-time homebuyers becomes very restrictive.

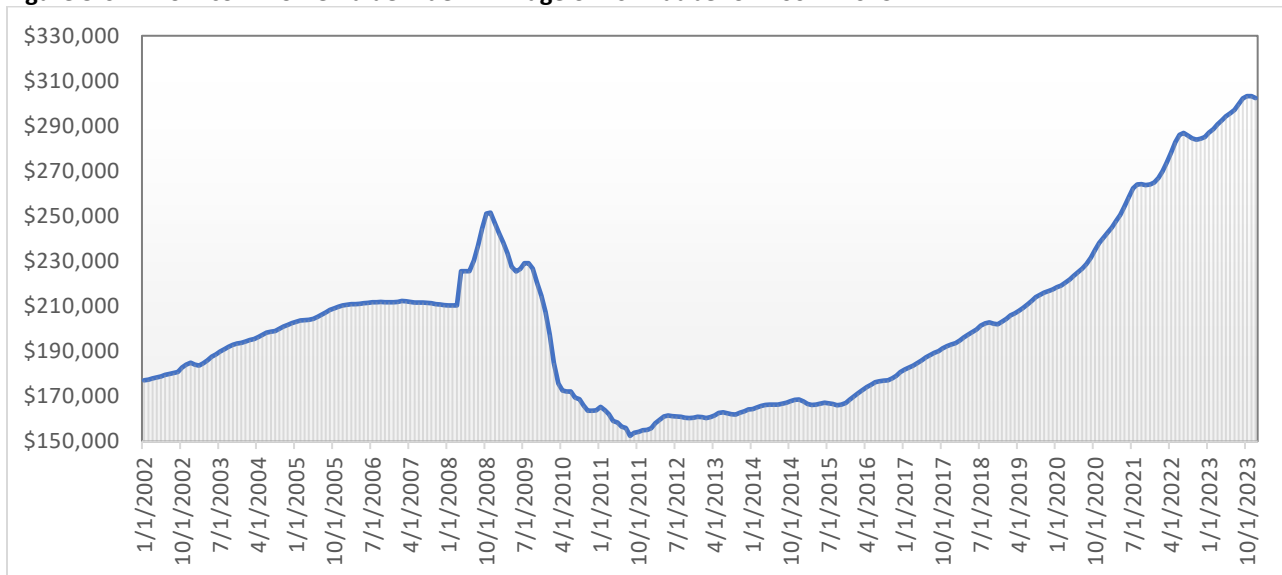
Figure 5-5: Village of Ashwaubenon Estimated Owner-Occupied Housing Values



Source: U.S. Bureau of the Census, 2018-2022 American Community Survey 5-Year Estimates

Figure 5-6 depicts actual market data on estimated median home values for the Village of Ashwaubenon from 2002 through 2023 from the national real estate website Zillow.com. The median home value in 2002 was estimated to be approximately \$179,691 as compared to the 2023 median home value estimate of approximately \$296,286. In order to somewhat mitigate the effects of high home values and the barriers to entry to the housing market for first-time homebuyers, the Village should work with various non-profit organizations and Brown County to better market the financial education resources and programs available to help write down the cost of buying a first home in Ashwaubenon. Additionally, as Ashwaubenon’s Tax Increment Financing Districts (TIDs) reach the end of their life, the Village should take advantage of the ability to extend the life of the TID for one year to capture the revenues to benefit affordable housing and home improvement programs as permissible under state statute 66.1105(6)(g).

Figure 5-6: Zillow.com Home Value Index – Village of Ashwaubenon 2002 - 2023



Source: Zillow.com Zillow Home Value Index – Village of Ashwaubenon, WI 2002-2023 <http://www.zillow.com/research/data/> accessed 5/16/2024.

Housing Affordability

Rent

The 2022 American Community Survey (ACS) 5-Year Estimates identify the median gross rent in the Village of Ashwaubenon is approximately \$895 per month. The ACS further estimates a total of 3,411 rental units with rent costs varying widely from a low of less than \$500 per month to a high range of \$2,000-\$2,499 per month. However the majority of rental units are estimated to charge a range of \$500 to \$999 per month. It should be noted that most of the new rental units that have been developed in Ashwaubenon over the past seven years generally have rent ranges from \$1,000/month for a studio or one-bedroom apartment to upwards of \$3,000/month for three-bedroom units. The rent amounts vary widely depending on location, view, and amenities in addition to square footage and number of bedrooms.

Mortgage

According to the aforementioned 2022 ACS, an estimated 53.2 percent of the owner-occupied housing units in the Village of Ashwaubenon are financed with a mortgage, with a median monthly homeowner mortgage cost of \$1,415. This is somewhat lower than either the county or state, at \$1,509 and \$1,602 per month, respectively. The lower mortgage costs could 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.

Housing Expense Analysis

One metric to determine whether or not 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 household income. Homeowners or renters paying 30 percent or more of household income 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 ACS estimates 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.

Housing and Income Comparison

The ability to afford a home is directly linked to the amount of income a person has to spend on housing. As noted in the Housing Affordability section of this Comprehensive Plan, a person should spend no more than 30 percent of their gross income on housing costs. The following analysis compares the average (median) cost of a home and the average annual gross income of selected occupations.

According to data obtained from the real estate website Zillow.com, the 2023 median home value in the Village of Ashwaubenon was \$296,286. Using the payment calculator for mortgages from the Federal Reserve Bank of Dallas at seven percent interest over a 30-year loan yields a monthly mortgage payment of \$1,971². To afford this monthly mortgage payment, a person would need an annual gross income of approximately \$78,840, depending on assumptions about the down payment, insurance, and property taxes, and further assuming that no more than 30 percent of income is devoted to housing costs. Listed below in Figure 5-7 are selected occupation annual incomes for the Metropolitan Green Bay and State of Wisconsin annual incomes and employment estimates for May 2023 as obtained from the U.S. Bureau of Labor Statistics to provide a frame of reference for income and housing expenses.

Figure 5-7: Brown County and State of Wisconsin Occupational Income

Occupation	Median Annual Income		Number Employed	
	Green Bay MSA	Wisconsin	Green Bay MSA	Wisconsin
Bartenders	\$22,290	\$22,660	1,620	27,660
Waiters and Waitresses	\$28,770	\$28,090	2,340	35,350
Retail Salespersons	\$31,450	\$31,530	3,820	64,610
Preschool Teachers	\$34,410	\$34,870	610	10,820
Restaurant Cooks	\$35,230	\$35,870	1,580	25,520
Meat, Poultry, and Fish Cutters and Trimmers	\$38,300	\$38,300	470	1,250
Nursing Assistants	\$40,060	\$40,010	1,580	25,950
Firefighters	\$43,450	\$44,710	350	7,430
Construction Laborers	\$49,110	\$49,330	1,090	19,280
Machinists	\$52,680	\$47,200	350	10,590
Carpenters	\$59,280	\$59,070	1,030	15,330
Elementary School Teacher	\$61,340	\$62,050	1,400	25,010
Electricians	\$68,660	\$74,660	800	11,630
Accountants and Auditors	\$75,320	\$76,510	1,460	26,530
Dental Hygienists	\$78,240	\$79,320	310	4,880

Source: U.S. Bureau of Labor Statistics Occupational and Wage Statistics May 2023 https://www.bls.gov/oes/2023/may/oes_24580.htm accessed 6/4/2024.

Range of Housing Choices

In order for Ashwaubenon to continue to thrive, working in partnership with residential developers to create a range of housing choices for existing and future Village residents will continue to be necessary. A diverse range of housing choices, over time, allows a family to rent, purchase a starter home, move into a larger home as their family grows, move to a smaller home when they retire, and move to an assisted living facility, all without having to move out of Ashwaubenon. This section contains a series of recommendations the Village can implement to maintain its current housing stock and development pattern, while also continuing to provide a range of housing

² Federal Reserve Bank of Dallas Payment Calculator for Mortgages, Car Loans, and Other Term Loans, accessed 6/4/2024. <https://www.dallasfed.org/educate/calculators/closed-calc>

options.

Residential Lot Sizes

Figure 5-8 identifies the current residential zoning classifications for the Village of Ashwaubenon, including permitted uses, minimum greenspace, minimum lot size, minimum frontage, and minimum front setback from the street.

Figure 5-8: Village of Ashwaubenon Residential Zoning Districts

Zoning District	Minimum Greenspace	Permitted Residential Uses	Min. Lot Size	Min. Frontage	Front Setback
R-1 Single-Family Residence	25%	Single-family detached dwellings	10,000 sq. ft.	90'	20' Min.
R-2 Two-Family Residence	25%	Single-family detached dwellings, Single-family attached dwellings (up to 4), Two-family dwellings, Assisted living	10,000 sq. ft.	90'	20' Min.
R-3 Multi-Family Residence	25%	Single-family detached dwellings, Single-family attached dwellings, Two-family dwellings, Multiple-family dwellings, Assisted living	14,000 sq. ft.	100'	25' Min. on minor street; 35' Min. on arterial or collector street
RE Rural Estate	25%	Single-family detached dwellings	52,272 sq. ft.	150'	25' Min. on minor street; 35' Min. on arterial or collector street
SE Sports & Entertainment	25% new or 10% for redevelopment	Single-family attached dwellings, Multiple-family dwellings, Live/work dwellings, Upper story dwellings above a non-residential use	None	None	Maximum setback based on street
VC Village Center	25% new or 10% for redevelopment	Single-family attached dwellings, Two-family dwellings, Multiple-family dwellings, Live/work dwellings, Upper story dwellings above a non-residential use, Assisted living, Skilled nursing	None	None	Maximum setback based on street

Source: Village of Ashwaubenon Code of Ordinances, 2024.

The R-1 zoning district lot requirements of 10,000 square feet and 90 feet of frontage are typical of suburban communities. However, it should be noted that the Fort Howard Park neighborhood of the Village has lot sizes that are in some instances significantly smaller (50-60 feet of street frontage and 7,280-7,750 square feet) than the minimum lot size currently required in the R-1 zoning district. This neighborhood has continued to be very well maintained, has held its value, and serves as an entry point opportunity for first-time homebuyers and existing homeowners looking to downsize in Ashwaubenon. Conversely, the SE and VC zoning districts do not have a minimum lot size for their permitted residential uses. Relatively smaller lot sizes and frontages help to keep

housing costs down and provide for greater efficiencies in the delivery of such services as postal delivery, garbage pickup, and school bus service. The Village of Ashwaubenon should encourage the development of lots large enough to adequately meet the size of the desired homes in new developments, but also small enough to allow a lower price point and create efficiencies in the delivery of public services.

Accessory Dwelling Units on a Residential Parcel

As residents continue to age, there often comes a time when they might not wish to maintain a separate home but do not want or cannot afford to live in a retirement or elderly care home. An alternative would be to allow small, attached or detached accessory dwelling units on residential parcels. These “granny flats,” or “backyard cottages” as they are sometimes called, allow the elderly to maintain their own independent living quarters for sleeping, dining, and washing, while also being able to easily interact with their extended family for meals and socializing in the principal residence. Should the Village decide to allow for accessory dwelling units, strict requirements will need to be identified in the municipal code so that they do not become another avenue for more short-term rental units in Ashwaubenon.



Mixed Uses in Residential Developments

Nationwide, the majority of residential subdivisions developed over the past 70 years consist almost exclusively of single-family detached homes separated from any other housing types, commercial, institutional, or even recreational uses. This results in residents of these subdivisions having to utilize a vehicle to travel to a store, school, or park instead of having the opportunity to walk or bike a relatively short distance to these land uses. The separation of uses and reliance on a vehicle is especially difficult for the elderly, mobility-impaired, children, and others who may not want to, or cannot drive.



In order to encourage people to walk and bike, uses other than only single-family residential uses should be encouraged within new neighborhoods. For example, corner lots are very good locations for small neighborhood commercial uses and higher density residential developments, while recreational and institutional uses should be located in places that provide a focal point, gathering place, and identity for the neighborhood and its residents. In Ashwaubenon, neighborhood mixed uses could include such uses as day cares, senior living arrangements, small service businesses (clinic, office) or retail services (family restaurant, ice cream shop).

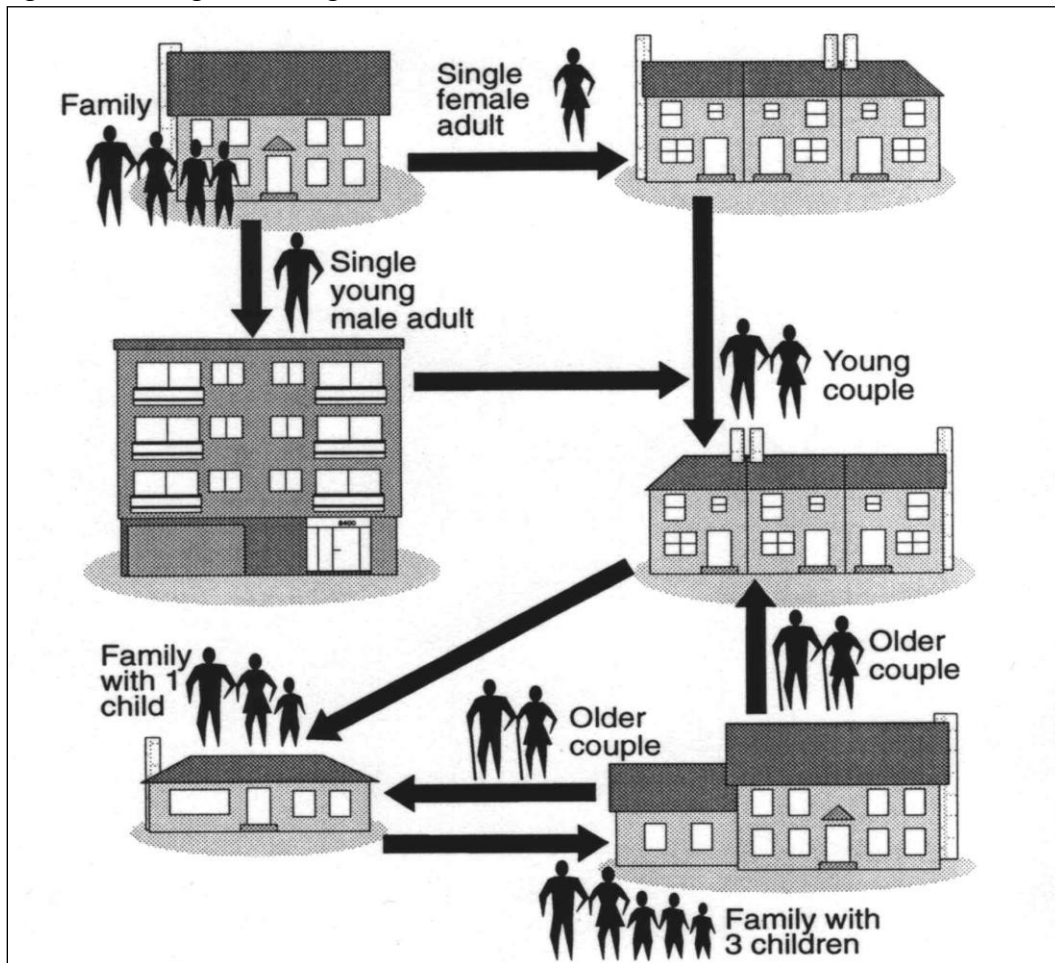
One development technique that is being used more often in Wisconsin and across the country to create more well-rounded communities is the Traditional Neighborhood Development. Traditional neighborhood developments (TNDs) emphasize the neighborhood as a functional unit rather than the individual parcel or home. Typical TND neighborhoods are about 100 to 160 acres, which is large enough to support retail services and amenities that meet some of the needs of daily life but small enough to be defined by pedestrian comfort and interest. The size of the neighborhood is based on a 5-minute walking distance (about a quarter mile) from the edge to the center and a 10-

minute walk (about one-half mile) from neighborhood edge to edge. Each neighborhood typically has an identity that evolves from its public spaces, such as streets, parks and outdoor spaces, schools, places of worship, or other shared facilities. Automobiles do not take precedence over human or aesthetic needs. Instead, a neighborhood provides many ways of getting to, through, and between it and other parts of the neighborhood by driving, walking, and bicycling.

Forms of housing within a traditional neighborhood are mixed so that people of different ages and income levels have opportunities to live in various parts of the neighborhood, without leaving their community. The concept of mixed housing types is very important because many people prefer to remain in their neighborhoods as their incomes increase or decrease. This housing mix allows a young family to rent, purchase a starter home, move into a larger home as their family grows, move to a smaller home when they retire, and move to an assisted living facility all within the same neighborhood, as depicted in Figure 5-9.



Figure 5-9: Change in Housing Preferences Over Time



Source: Local Government Commission, 2003

For uses and development types other than single-family detached homes to be palatable to surrounding property owners, the non-residential uses need to be of a scale and design that blends in with the residential character of the neighborhood. In order to achieve the desired seamless integration of these uses into the neighborhoods, clear design standards should be employed. The design standards would let the developer know ahead of time what standards the neighbors would expect, and the neighbors would know that the development would meet their expectations, as well.

It is recognized that Ashwaubenon does not have many large undeveloped areas that could support a traditional neighborhood development of the scope described. However, there may be aspects of TNDs that could be incorporated into existing neighborhoods. Rezoning of corner lots on busy residential streets for low-intensity neighborhood commercial uses, such as those permitted in the Village's B-1 Local Business Zoning District may be a path to creating more accessible neighborhoods.

Minimize One and Two-Family Home Conversions to Short-Term Rental Units

In 2017 the State of Wisconsin passed a law that placed restrictions on how municipalities may regulate short-term rental units. The Village of Ashwaubenon has experienced a number of conversions of formerly owner-occupied homes into full-time short-term rental units to capitalize on the proximity to Lambeau Field and Resch Center and demand for overnight stays for their events. In order to maintain a stable one- and two-family housing stock available for homebuyers to live in the Village, Ashwaubenon will need to monitor the number of STRs in the Village and should work with its state legislators to restore the ability of the Village to regulate them beyond the current licensing structure. At a minimum, the Village should continue to enforce its existing regulations for STRs consistent with state law.

Evaluate the usage of a Community Land Trust to Create Affordable Housing

Community Land Trusts (CLTs) have gained in popularity as a means to create housing that is permanently priced below market value. A CLT is typically a non-profit organization that purchases and then holds ownership of the land of a home, while selling the house itself. Resale of the home is then typically subject to strict formulas from the CLT to limit the resale price of the home. Removing the cost of the land for a home sale lowers the overall sale price of the home, thereby creating a more affordable entry to the housing market.

Protect Lambeau Neighborhood from Commercial Encroachment

The residential neighborhoods to the south and west of Lambeau Field have historically served as a backdrop for one of the most iconic atmospheres in all professional sports. The neighborhood immediately south of Lambeau Field was built in the 1950's-1960's at the same time as Lambeau Field. The neighborhood comes alive on gameday with long-time residents hosting visitors from across the country and world for parking and pre- and post-game tailgating. However, on non-gamedays, the neighborhood serves as a stable, well-maintained residential area, even with S. Oneida Street and S. Ridge Road, respectively serving as the eastern and western boundaries of the neighborhood. Although the east side of S. Oneida Street is expected to continue to redevelop as a more urban, dense, mixed use commercial area, it is important for the neighborhood's unique residential character that commercialization does not extend across S. Oneida Street into the neighborhood. Rezoning any lands on the west side of S. Oneida Street or on the east side of S. Ridge Road from residential to commercial should generally be discouraged to maintain the character of this unique Ashwaubenon neighborhood.

Provide Information Regarding Home "Visitability" Concepts

As people age, their ability to move around their own home can become increasingly difficult. For a number of elderly and mobility-impaired residents, the simple presence of a single stair to enter a home could cause a great deal of difficulty. According to Green Bay-based Options for Independent Living, "visitability" applies to the construction of new single-family homes to make them "visit-able" for people with physical or mobility disabilities. Typically, visitable homes have:

- One entrance with no steps.

- A minimum 32-inch clear passage through all the main floor doors and hallways.
- A useable bathroom on the main floor.

Although these improvements do not allow full accessibility, such as is promoted in universal design, they do allow (at a minimum) elderly and people with a mobility limitation the ability to visit a home or remain living in their home for a longer period of time.

Reinvestment in Existing Housing Stock

Over 86 percent of Ashwaubenon’s housing stock is at least 25 years old. With such a high percentage of older homes, it is likely that many need some sort of routine maintenance, such as new doors, windows, siding, and/or roof. In 2013, the Brown County Planning and Land Services Department began to administer a housing rehabilitation loan program, funded through the Wisconsin Department of Administration and U.S. Department of Housing and Urban Development (HUD) for a 10-county region of Northeastern Wisconsin, including all Brown County communities, except for the City of Green Bay, which receives its funding directly from HUD.

Funds from Brown County’s program may be utilized to provide zero percent interest, deferred payment loans to low- and moderate-income (LMI) homeowners (making not more than 80 percent of the gross county median income depending on household size) for home repairs, including such projects as the replacement of roofs, siding, windows, heating and ventilation, private utility laterals, electrical, plumbing, handicapped accessibility, and lead paint and asbestos abatement. Loan payments are deferred until such time as the home is no longer the principal place of residence for the applicant (typically when the home is sold), at which time the loan becomes payable in full. Repaid funds are to be then re-loaned through a revolving loan program for new projects. Additionally, Brown County administers a similar program for rental properties with LMI renters, except that the terms of the loan are zero percent interest for five years with required monthly payments. For reference, the LMI threshold is based on the size of the household and the county where the household is located. The 2024 LMI gross income thresholds for Brown County are listed in Figure 5-10.



Northeastern Wisconsin Region

CDBG Housing Rehabilitation & Down Payment Assistant Loan Program

Serving the Counties of Brown, Calumet, Door, Fond du Lac, Kewaunee, Manitowoc, Marinette, Outagamie, Sheboygan, and Winnebago.

Homeowners- If your home needs repairs, you may qualify for home rehabilitation assistance through the NE Wisconsin Community Development Block Grant (CDBG)

Figure 5-10: 2024 Brown County, WI LMI Gross Household Income Thresholds

Persons in Household							
1	2	3	4	5	6	7	8
\$54,900	\$62,750	\$70,600	\$78,400	\$84,700	\$90,950	\$97,250	\$103,500

Source: U.S. Dept. of Housing and Urban Development FY 2024 Income Limits Summary, Brown County, WI. Accessed 6/11/2024

The Village of Ashwaubenon should continue to advertise this program to homeowners and rental property owners in the Village to ensure potentially eligible residents are aware of this opportunity.

The Wisconsin Housing and Economic Development Agency (WHEDA) is a public agency that partners with local financial institutions to provide several unique fixed-rate financing options for purchasing and refinancing a home to qualified applicants. Specific loan programs to qualified applicants include:

- WHEDA Advantage First Mortgage and Down Payment Assistance Programs – Allows for a home buyer to have a lower down payment at loan closing.

- WHEDA Advantage Home Improvement Loan Program – Provides a 15-year fixed rate loan of up to \$50,000 to homeowners to make improvements and needed repairs.
- WHEDA Easy Close Downpayment Assistance – Provides a maximum loan of up to six percent of the purchase price as a 10-year low-cost loan for WHEDA Advantage borrowers to help pay for down payment, closing costs, and homebuyer education expenses.
- WHEDA Capital Access Downpayment Assistance – Provides a \$7,500 loan over a 30-year term with a zero percent interest rate and no monthly payments.

Financial institutions that provide access to WHEDA products may be found at:

<https://www.wheda.com/globalassets/documents/home-buyers/hsr-certified-lenders.pdf>.

Summary of Recommendations

It is very important for the Village to continue to monitor its progress in meeting the goals and objectives of the plan's Housing Chapter. To attain the goal and objectives, the following recommendations were developed based on the input received from the Village-wide visioning session, Village Planning Commission, and sound planning principles:

- Continue to encourage the development of a range of new housing types, styles, and designs, for the many life stages of Village residents.
- Review the Village's residential zoning classifications to determine if there is an opportunity to create efficiencies for residential development.
- Maintain residential zoning and uses in the Lambeau Neighborhood between S. Ridge Road and S. Oneida Street.
- Utilize the statutory authority for the Village to extend the life of TIDs for one year to capture the increment for affordable housing programs in Ashwaubenon.
- Housing development lot width and depth, in conjunction with block size and shape, should be varied in order to reinforce variety in building mass, avoid a monotonous streetscape, and eliminate the appearance of a standardized subdivision.
- Evaluate potential partnerships with non-profit organizations to participate in a community land trust.
- Variation in single-family housing models in large developments should be encouraged.
- New residential developments should allow for mixed uses as additions to the community that provide a place for housing and allow secondary uses (commercial, recreational, and institutional uses) that serve the neighborhood and are in harmony with the residential character and scale.
- Monitor short-term rental growth in the Village and work with its state legislators to restore local control to their regulation.
- Educate homeowners and builders about the advantages of including the "visitability" concepts in new homes.
- The Village should promote Brown County's Housing Rehabilitation Loan Program and other government-backed loan programs for the rehabilitation of owner-occupied and rental units and down payment assistance for low-moderate income residents.