

## CHAPTER 5

### Housing

The City of De Pere has a very diversified housing stock ranging from well maintained older homes near the east side and west side downtowns to student housing near St. Norbert College, brand new homes on the far east and southwest sides of the City, and large apartment complexes. Maintaining a healthy mix of housing types will take on increasing importance as the City continues to grow. As presented in the Issues and Opportunities Chapter, the population is also aging as the “baby-boomers” approach retirement age and the makeup of families continues to change. Continuing to provide diversified housing choices for a changing population is very important in order to keep the City growing and vibrant.

The Issues and Opportunities Chapter of the plan contains the forecasts for new housing units within the City of De Pere 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. The recommendations will build upon the well-planned and designed residential developments that have historically been constructed within De Pere.

#### Housing Characteristics

##### Age

Figure 5-1 shows that 61.0 percent of the housing units in the City of De Pere are 30 or fewer years old, as compared to 55.4 percent for Brown County and 44.5 percent for the State of Wisconsin. By far the greatest number of homes in De Pere was built within the past 10 years, which suggests that the housing stock within the City is very new and in good condition. However, as the housing stock ages, it will be necessary for the City to ensure that the stock remains in good condition through code enforcement, rehabilitation, and redevelopment.

In order to ensure that the City housing stock remains in good condition, the City may wish to investigate applying for Community Development Block Grant-Housing (CDBG-Housing) through the Wisconsin Department of Administration. The program provides a block grant to the City, which may then loan out the grant at below market rates to homeowners to fund improvements to their homes. As the loans are paid back, the City may then re-loan the money to other qualified homeowners as a revolving loan fund. However, in order to qualify for a CDBG-Housing grant, the community must first qualify for a grant by indicating community need through “distress indicators,” including the number of low-moderate income households, degree of poverty, and cost of housing as a percent of income. Although the City of De Pere is a rather affluent community, there may be specific neighborhoods that may qualify as identified “target areas” within a grant application.

**Figure 5-1: Age of Housing Units in the City of De Pere, 2000**

Year Structure Was Built	De Pere	%	Brown County	%	Wisconsin	%
1990-March 2000	2,336	29.1%	19,322	21.4%	389,792	16.8%
1980-1989	1,185	14.8%	13,292	14.7%	249,789	10.8%
1970-1979	1,372	17.1%	17,449	19.3%	391,349	16.9%
1960-1969	794	9.9%	11,400	12.6%	276,188	11.9%
1940-1959	1,217	15.2%	16,686	18.5%	470,862	20.3%
1939 or Earlier	1,120	14.0%	12,050	13.4%	543,164	23.4%
<b>Total</b>	<b>8,024</b>	<b>100.1%*</b>	<b>90,199</b>	<b>100.0%</b>	<b>2,321,144</b>	<b>100.0%</b>

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing, Table DP-4 Profile of Selected Housing Characteristics. \*Note: Totals may not equal 100% due to rounding.

A more localized tool would be for the City itself to set aside a set amount of money each year out of the general tax levy for a home rehabilitation program. The City could then set up its own criteria for distribution, qualification, permitted improvements, and repayment, and thereby create its own housing rehabilitation revolving loan program. The City could also search for other grant programs to further leverage the local investment by using the local fund as a grant match source. The City of Green Bay may be a good resource with regard to experience administering a housing rehabilitation program.

### **Structures**

The City of De Pere has a lower percentage of 1-unit detached units (typically single-family homes) at 61.1 percent than either Brown County or the State of Wisconsin at 63.2 and 66.0 percent respectively. However, the largest difference between the three jurisdictions is in 20-or-more-unit apartment homes, with De Pere having 11.6 percent of its total housing stock compared to the county at 5.7 percent and the state at 6.2 percent. This is likely due to the presence of a large number of units contained within the dormitories at St. Norbert College, as well as a number of newer large apartment complexes. Figure 5-2 identifies the units in structure for De Pere, Brown County, and the State of Wisconsin.

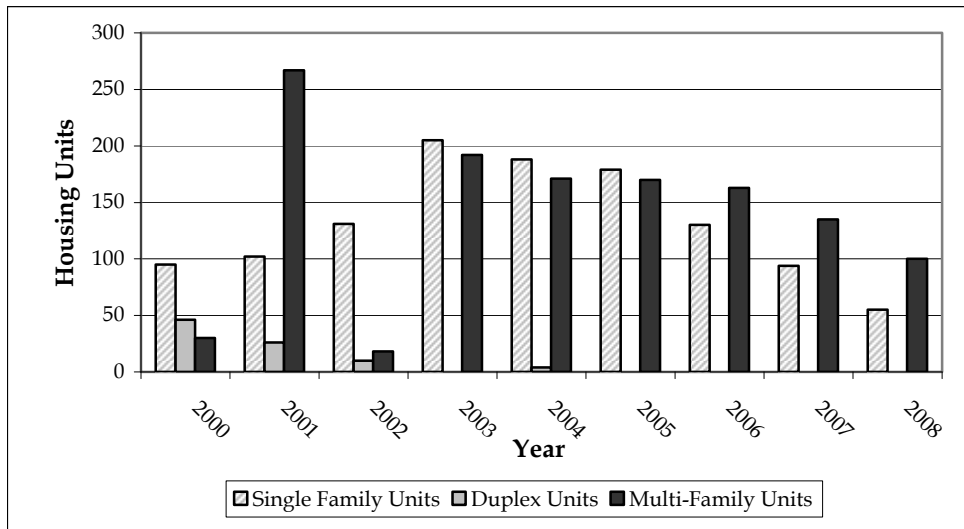
**Figure 5-2: Units in Structure for De Pere, Brown County, and Wisconsin (2000)**

Units in Structure	De Pere	%	Brown County	%	Wisconsin	%
1-Unit Detached	4,906	61.1%	57,000	63.2%	1,531,612	66.0%
1-Unit Attached	612	7.6%	4,428	4.9%	77,795	3.4%
2 Units	665	8.3%	8,143	9.0%	190,889	8.2%
3 or 4 Units	260	3.2%	3,554	3.9%	91,047	3.9%
5 to 9 Units	395	4.9%	6,214	6.9%	106,680	4.6%
10 to 19 Units	205	2.6%	4,032	4.5%	75,456	3.3%
20 or More Units	930	11.6%	5,172	5.7%	143,497	6.2%
Mobile Home	51	0.6%	1,649	1.8%	101,465	4.4%
Boat, RV, Van, Etc.	0	0.0%	7	0.0%	2,703	0.1%
<b>Total</b>	<b>8,024</b>	<b>99.9%</b>	<b>90,199</b>	<b>100.0%</b>	<b>2,321,144</b>	<b>100.0%</b>

Note: Totals may not equal 100% due to rounding. Source: U.S. Bureau of the Census, 2000 Census of Population and Housing, Table DP-4 Profile of Selected Housing Characteristics: City of De Pere, Wisconsin.

Consistent with state and national trends, the number of single-family housing units developed in the City of De Pere since the peak year of 2003, have continued to decline to a low of 55 units in 2008. The numbers of multi-family units have also trended downward, while only 4 duplex units have been built in the City since 2003. In contrast to many other communities around the state and county, De Pere continued to experience some new housing unit construction, even in the midst of the historic downturn in the 2008 housing market. Figure 5-3 shows the number of new single-family, duplex, and multifamily housing units developed from 2000 through 2008 in the City of De Pere.

**Figure 5-3: New Housing Unit Development, 2000-2008**

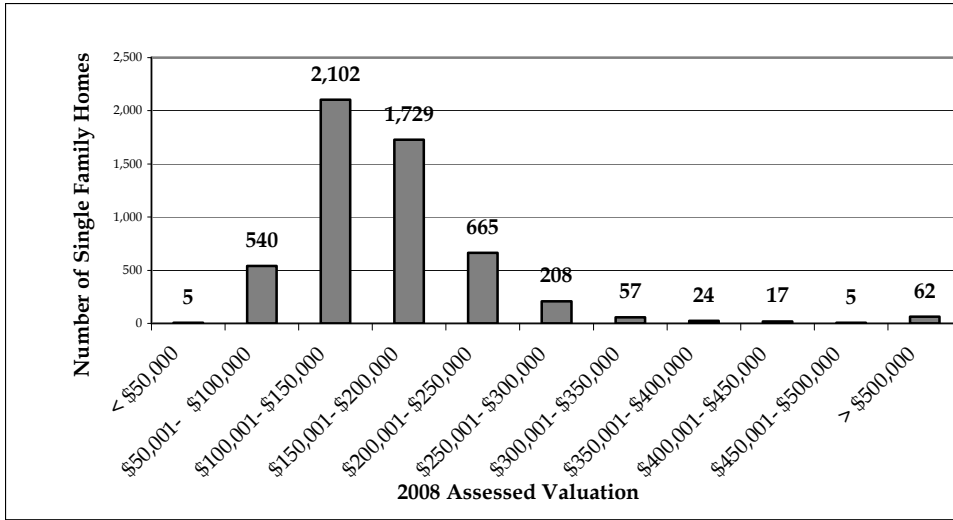


Source: U.S. Census Bureau Building Permit Data: <http://censtats.census.gov/bldg/bldgprmt.shtml>.

**Value**

According to a review of the 2008 assessed valuations for single-family homes in De Pere, the largest segment of single-family homes, similar to the 2000 Census, remain valued between \$100,001 and \$150,000; however, the median assessed value has increased from \$122,400 to \$151,600. It can be assumed that the growth in valuation is a combination of newer, more expensive homes and relative growth in home prices. Figure 5-4 depicts the 2008 assessed valuations for single family homes in the City of De Pere.

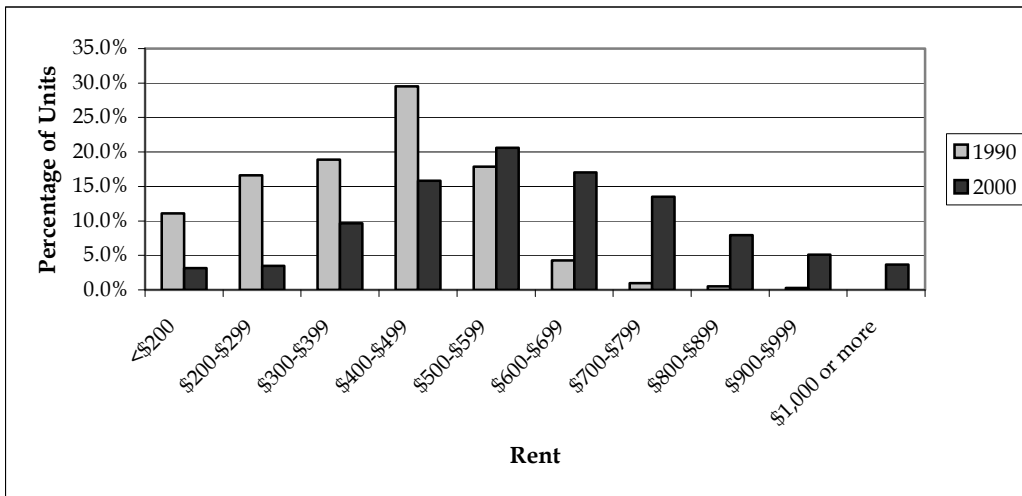
**Figure 5-4: City of De Pere 2008 Housing Values**



**Rent**

Since the City of De Pere has a relatively high number of rental units, identifying trends in rental expenses is necessary. The median rent in the City of De Pere in 2000 was \$588, as compared to \$410 in 1990, which is an increase of 43.4 percent in 10 years. Figure 5-5 shows the percentages of units within each monthly gross rent charged range. As is evident from the graph, between 1990 and 2000, the rental market in De Pere became much more diversified with many more high-end rental units. However, there are proportionately fewer rental units available at ranges for residents of more limited or fixed incomes. The Housing Affordability section of this chapter further analyzes and provides recommendations regarding affordable rental and owner-occupied housing in the City.

**Figure 5-5: Monthly Gross Rent by Percentage of Rental Units, 1990 and 2000**



Source: U.S. Bureau of the Census, 2000 Census of Population and Housing, 1990 Summary File 3, Table H43.

## Occupancy

According to the 1990 U.S. Census, there were a total of 5,938 housing units within the City of De Pere. This compares with 7,963 units in 2000, which is an increase of 2,025 units (34.1 percent) over the 10-year period. The breakdown of housing units into owner-occupied and renter-occupied shows that owner-occupied units accounted for 67.6 percent of the City's dwelling units in 1990, but the percentage of owner-occupied units dropped to 65.6 percent in 2000. Conversely, the percentages of rental units increased from 32.4 percent in 1990 to 34.4 percent in 2000. When analyzing vacancy rates for both owner-occupied units and rental units, the vacancy rate for owner-occupied units increased from 2.8 percent in 1990 to 3.4 percent in 2000, while the rental vacancy rate actually decreased from 2.8 percent in 1990 to 2.2 percent in 2000. Although there is obviously a strong demand for both owner-occupied and rental units in De Pere, the statistic that shows that the rental vacancy rate has actually decreased at a time when 807 new rental units were added shows a very strong demand for rental units. The addition of almost 400 rental units in De Pere between 2000 and 2003 should help to satisfy much of the demand. Figure 5-6 summarizes the changes that occurred between 1990 and 2000.

**Figure 5-6: Change in Housing Occupancy Characteristics in De Pere, 1990 and 2000**

	1990 Census	% of Total	2000 Census	% of Total	Increase or Decrease	Percent Change 1990 - 2000
Total Housing Units	5,938	100.0%	7,963	100.0%	2,025	34.1%
Owner-occupied Units	4,013	67.6%	5,225	65.6%	1,212	30.2%
Rental Units	1,925	32.4%	2,738	34.4%	813	42.2%
Occupied Housing Units	5,774	97.2%	7,724	97.0%	1,950	33.8%
Owner-occupied	3,902	67.6%	5,045	65.3%	1,143	29.3%
Renter-occupied	1,872	32.4%	2,679	34.7%	807	43.1%
Owner-occupied Vacancies	111	2.8%	180	3.4%	69	0.6%
Rental Vacancies	53	2.8%	59	2.2%	6	-0.6%

Source: U.S. Census Bureau Table DP-1 Profile of General Demographic Characteristics, 1990 and 2000.

## **Housing Affordability Analysis**

The Housing Affordability Analysis is based on the recommended process contained in *Housing Wisconsin: A Guide to Preparing the Housing Element of a Comprehensive Plan* developed by Dr. Brian Ohm. This process is being used to estimate if there is an adequate supply of affordable housing for De Pere residents with limited or fixed incomes.

The approach required by the U.S. Department of Housing and Urban Development (HUD) for Consolidated Plans is to look at the median income of a community and determine how many units are available to various low- and moderate-income households. Extremely low-income households are those with incomes below 30 percent of the area median household income. Very low income is defined as an income between

30 percent and 50 percent of the area median household income. Low-income households are those with incomes between 50 percent and 80 percent of the area median household income. Moderate-income households have incomes between 80 percent and 95 percent of the area median household income. HUD defines affordability as paying no more than 30 percent of household income for housing. The affordability threshold is not an underwriting standard and does not mean that households are unable to pay more than that amount. Households may choose to pay more to get the housing they need or want. However, according to HUD standards, people should have the choice of having decent and safe housing for no more than 30 percent of their household income.

The analysis utilized the 2000 census median income for a 4-person De Pere family of \$61,688 as the basis for affordability. A household within the 50<sup>th</sup> percentile bracket of median family income (\$30,844) looking for housing in the City could spend up to \$771 per month in rent or mortgage/interest/property tax escrow if they allocate 30 percent of their income to housing. According to the 2000 U.S. Census, there are 671 homes in De Pere that currently have mortgage payments of \$799 or less and 2,200 rental units that rent for less than \$799, which means that the City contains approximately 2,871 affordable housing units for a family of four making 50 percent of the median family income. This represents about 36 percent of the City's 7,963 total housing units in 2000. However, the majority of the rental units are 1- and 2-bedroom units, and there are a number of families looking for affordable 3 or more bedrooms per unit. Developing partnerships with governmental and nonprofit housing agencies, such as the Brown County Housing Authority and Wisconsin Housing and Economic Development Authority, can assist in creating incentives for builders to develop aesthetically pleasing, profitable, and affordable rental housing.

In further interpreting the findings, there are 635 families in De Pere that earn less than \$30,000 per year. As stated in the previous paragraph, in 2000 there were 671 homes in the City with mortgage payments of less than \$799, and they would, therefore, be within the purchasing power of these households. Although it may appear that there is an adequate supply of affordable owner-occupied homes, it is also important to keep in mind that the average sale price of a single-family home in the City of De Pere is currently over \$162,000. Therefore, a home that was purchased in 1990 may have a mortgage that would appear affordable, but if the same home were sold today, the selling price and, therefore, the mortgage would increase and would likely be taken out of the affordable range. Continuing to maintain a diverse range of housing within the City through the use of creative development techniques will be increasingly important as the City's population continues to change.

## **Range of Housing Choices**

As mentioned in the introduction to the Housing Chapter and further identified in the background data, the City of De Pere has a very well diversified housing stock. Types of housing in the City includes single-family detached homes, condominiums, duplexes, double flats, rental homes, small apartment buildings, large apartment complexes, converted industrial uses (Lawton Apartments), and group homes. The mixture of these housing types is a component of what makes De Pere a desirable place to live and do business. As the City has done in the past, it is important to continue to encourage a

healthy mix of housing types to stay ahead of the changing population. The following section will identify new trends in housing development and their applicability to the City of De Pere.

### **Downtown Residential Development**

The key to any downtown development when it comes to housing is density. Within a downtown as successful as De Pere's, residential land values are inevitably higher than on the fringe. Therefore, in order to make a residential development financially viable in a downtown it is generally necessary to encourage higher densities through apartment buildings, multi-floor condominium developments, upper floor residential units above first floor commercial, group homes, and similar developments. An added benefit to additional density within the downtown is that it provides readily available customers to the many local small businesses within easy walking distance. It is also important that new residential developments within a downtown contribute to the overall design and streetscape through architecture, landscaping, and site planning that is sensitive to its downtown location and is not simply a transplanted suburban design.

### **Smaller Residential Lot Sizes**

One of the first and easiest ways for the City to increase the amount of affordable housing is to encourage the use of smaller lots. Currently, the City provides a range of minimum lot sizes of 7,500 square feet with 75 feet of frontage in the R-4 General Residential Zone to 11,000 square feet with 90 feet of street frontage in the R-1 Single-Family Residential Zone. Decreasing the R-1 zone minimum lot size and frontage would help keep the housing costs down and provide for greater efficiencies in the delivery of such services as postal delivery, garbage collection, and student transportation. Also in terms of cost savings, the more homes that front on a street, the less the impact on the individual homeowner when paying assessments for sewer main, water main, sidewalk, and street repairs.

As part of permitting residential development on smaller parcels, the City should require new residential areas be developed in a manner consistent with the concept of neighborhoods rather than as single-use subdivisions. In order to create interesting neighborhoods, a number of different designs of homes and other compatible land uses need to be mixed in to avoid the monotony of similar home designs and strict separation of land uses.

### **Secondary Living Quarters on a Residential Parcel**

As people continue to age, there often comes a time when they might not wish to maintain a separate home but do not want to be placed in a retirement or elderly care home. An alternative would be to allow small, secondary living quarters on one residential parcel. These "granny flats," as they are sometimes called, allow the elderly to maintain their own independent living quarters for sleeping and washing while being able to easily interact with their family for meals and socializing in the principal residence.

### **Traditional Neighborhood Development (TND)**

Traditional neighborhood developments (TNDs) emphasize the neighborhood as a functional unit rather than the individual parcel or home. The State of Wisconsin formalized its support for this type of development when it required that all cities and villages with a population of over 12,500 residents develop an ordinance that permits these types of developments. The City of De Pere currently meets this requirement through utilization of its Planned Development District (PUD) overlay zone. The City may wish to investigate the establishment of a new TND or mixed-use district in order to create an incentive for developers and, thereby, encourage the creation of traditional neighborhoods.



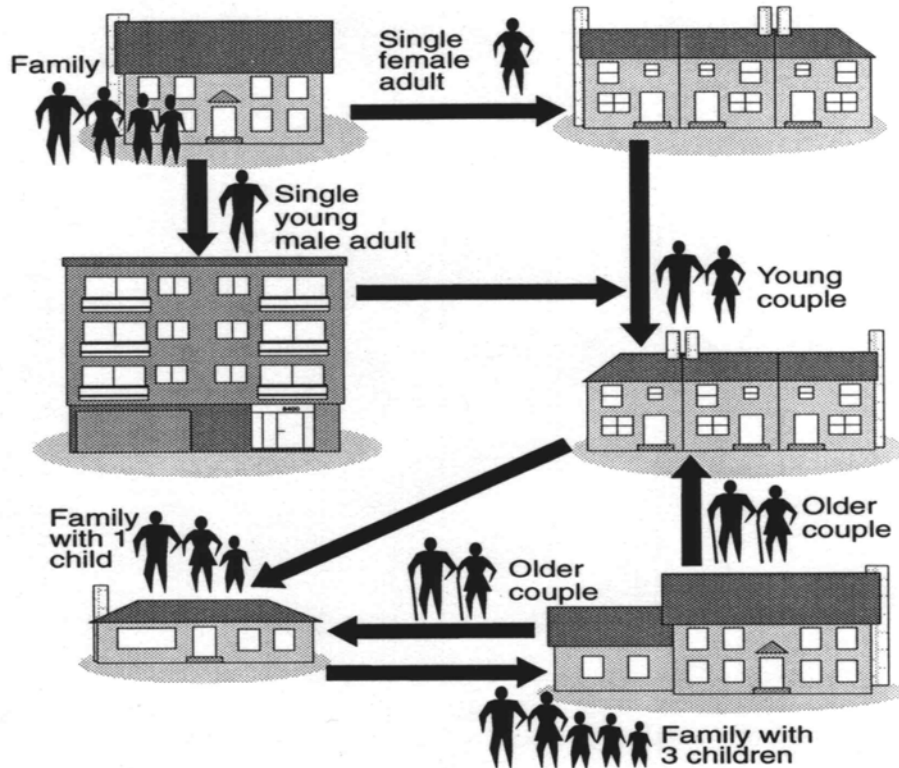
Typical TND neighborhoods are about 100 to 160 acres, which is large enough to support retail services and amenities that meet some of the needs of daily life but small enough to be defined by pedestrian comfort and interest. The size of the neighborhood is based on a 5-minute walking distance (about 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 City 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 City. 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. Figure 5-7 provides a representation of how a person's housing preferences might change over time.



Figure 5-7: Change in Housing Preferences Over Time



Source: Local Government Commission, 2003.

Traditional neighborhood developments are particularly appropriate in areas of higher-density infill development or in areas directly adjacent to existing development. It is important to note, however, that TND is more than just increased residential density. Traditional neighborhood development is a “package” of amenities, including public and institutional uses, integrated neighborhood commercial uses, a mix of residential types and styles, a connected street pattern, and an array of transportation options.

**Conservation by Design Developments**

In certain areas of the City, there may be critical environmental or historical features that should be preserved, but the local property owner wishes to develop his or her property. In situations such as these, conservation by design subdivisions could accomplish both goals. In terms of housing, the lots in conservation by design subdivisions are typically smaller and clustered together to prevent damage to the preservation feature(s). The City currently has one conservation by design subdivision (Nazcr Trac) located west of Lawrence Drive adjacent to the Ashwaubenon Creek Ravine. It is important to note that when first identifying the areas for preservation, the community makes it clear exactly who will own and be responsible for the care and maintenance of the preserved areas.

### **Mixing of Residential Types**

One of the components of traditional neighborhoods that should be considered throughout new residential developments in the City is the inclusion and mixing of different housing types. Historically, housing types were mixed, and this can be seen in the near-downtown residential neighborhoods in De Pere. More recently, housing types other than single-family detached homes have been grouped together, thereby concentrating these uses. Mixing the housing types avoids the concentration of large tracts of rental properties and their perceived negative impacts. Residents and landlords of rental units are more apt to better maintain their properties if they are mixed with owner-occupied housing.

### **Mixed Uses in Residential Developments**

The majority of residential subdivisions developed over the past 50 years across the country consist almost exclusively of single-family detached homes separated from any other 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 segregation 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.



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In order to encourage people to walk or bike, uses other than only single-family homes 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 focus point, gathering place, and identity for the neighborhood and its residents.

In order for uses other than single-family detached homes to be palatable to surrounding property owners, the neighborhood commercial, higher density residential, and institutional uses all 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, strict commercial design standards should be employed. The design standards would let the developer know ahead of time what standards the neighbors would expect for the building, and the neighbors would know that the development would meet their expectations, as well.

### **Educate Residents and Homebuilders Regarding “Visitability” Concepts**

As is evident from the Issues and Opportunities Chapter, the overall population of De Pere and the County as a whole is continuing to age. 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” by people with any type of physical or mobility disability. 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.

### **Neighborhood Associations**

The creation of neighborhood associations has proven to be a good way to actively involve citizens in planning their community. Associations foster neighborhood cohesion and interaction by getting people out to meet their neighbors, thereby creating a safer community. The City of Green Bay would be a good source of information regarding the benefits of its neighborhood associations.



### **Summary of Recommendations**

It is very important for the City to continue to monitor its progress in meeting the goals and objectives of the plan’s Housing Chapter. To attain the goals and objectives, the following recommendations were developed based on the input received from the City-wide visioning session, survey, citizens’ advisory committee meetings, State of Wisconsin Comprehensive Planning Law, and sound planning principles:

- Multiple-family buildings should be designed to reflect, as much as possible, the characteristics and amenities typically associated with single-family detached houses. Examples of amenities include the orientation of the front door to a sidewalk and street and individual entries.
- Avoid concentrations of rental housing by encouraging a mixture of housing types and styles. Rental housing is vital to any community and should be distributed throughout the City rather than concentrated in a few areas.
- Encourage greater density in residential uses in the downtown through context-sensitive apartment buildings, upper floor residential uses above first floor commercial, multi-floor condominiums, group homes and other similar uses.
- Ensure downtown residential uses are sensitive to the urban streetscape, design, and landscaping associated with its downtown setting.

- 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.
- Variation in single-family housing models in large developments should be encouraged.
- To foster visual interest along a neighborhood street, the street frontage devoted to protruding garage doors and driveway curb crossings should be limited. Generally, garages should be recessed or, if feasible, tucked into side or rear yards using variety and creativity to avoid a streetscape dominated by the repetition of garage doors.
- Alleys and various forms of shared driveways are encouraged as an alternative to double-frontage lots along thoroughfares. Alleys and driveways can also serve as locations for ancillary buildings, utilities, service functions, and interior-block parking access.
- 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.
- Builders and developers are encouraged to use their ingenuity to combine and distribute a variety of housing types to create an attractive, marketable neighborhood with housing for a range of people. At least two housing types should be included in any residential project containing more than 30 acres. As the acreage of the residential project increases, so should the number of housing types. This can be achieved with a variety of housing types, such as single-family homes, duplexes, condominiums, townhouses, apartments, and group homes.
- Consider amending the zoning ordinance to create a district specifically for mixed uses and traditional neighborhood developments.
- In areas of the City with unique or critical natural or cultural resources, conservation by design developments should be considered. The natural or cultural resource areas should be preserved as part of the permanent greenspace and the development built around these resources.
- Within the downtown, second floor housing should be encouraged above first floor commercial establishments. Apartment buildings within the downtown should have first floor commercial uses with residential uses on the floors above.
- Areas of the City already served by public utilities that can be infilled with residential uses and land that can be efficiently served by public utilities should be priorities for development.
- Continue to identify those residences or areas of the City that may be historic and/or architecturally significant and identify funding sources that may be used to rehabilitate or renovate them in a historically sensitive manner.
- Targeted areas for housing redevelopment and/or rehabilitation should be identified and private/public partnerships for redevelopment or rehabilitation of these areas should be pursued.

- To increase the supply of affordable homes, the City should work with developers to encourage the development of housing in traditional neighborhoods with smaller lots and homes. Smaller homes and lots may become increasingly important as the “baby boomers” approach retirement age and look to move into smaller, easier to manage homes. These homes would also offer first-time homebuyers the opportunity to enter the City’s housing market.
- Consider developing a rental rehabilitation program through the Wisconsin Department of Commerce CDBG-Housing grant program to ensure a stable, quality housing stock.
- Meet with the City of Green Bay to discuss its experiences in administering a housing rehabilitation program.
- Support the creation of local neighborhood associations to foster neighborhood cohesion and provide a conduit to the elected officials.
- The City should contact the Brown County Housing Authority, Neighborworks, Inc., and Wisconsin Housing and Economic Development Authority (WHEDA) for additional information and resources to continue to improve and diversify the City’s housing stock.

