

CHAPTER 5

HOUSING

Housing Goal:

Promote efficient neighborhoods that offer a variety of quality and obtainable housing opportunities for current and future Allouez residents.

Objectives

1. Promote reinvestment in the existing housing stock to maintain property values and strong neighborhoods.
2. Promote an adequate supply and mix of housing types for individuals of all income levels.
3. Maintain the current level of community-based residential facilities to help care for a diverse population while monitoring the tax implications of these facilities.
4. Identify and promote undeveloped areas contiguous to existing development to take advantage of existing utilities and public services.
5. Promote traditional neighborhood development (TND) as a viable mixed-use development option.
6. Develop and implement residential design standards.
7. Identify and utilize governmental programs, such as Community Development Block Grants–Housing (CDBG–Housing) and the Wisconsin Housing and Economic Development Authority (WHEDA), to improve aging residential stock.

INTRODUCTION

Over the last two decades, the population in Allouez has generally skewed older than other Brown County communities, which presents both challenges and opportunities for the village. Providing a range of housing choices for an aging population while maintaining and offering housing choices for younger people and all other population groups is very important in order to keep the village growing and vibrant.

To provide affordable and varied housing to all income levels, the village is promoting housing redevelopment and rehabilitation and the development of traditional neighborhoods in new and infill developments through the comprehensive plan. Redevelopment and rehabilitation would offer opportunities to manage the village's aging housing stock and maintain property values. Traditional neighborhood developments have the sense of place found in older, pre-World War II neighborhoods where the homes are closer to the street, have front porches, and garages are set back from the street. In addition to these architectural differences, different housing types (such as duplexes, townhouses, single-family homes, and retirement homes) are mixed within the neighborhood. This allows a person or family to remain in a neighborhood as housing needs change instead of having to move into completely new surroundings.

The traditional neighborhood concept is recommended in the plan to provide developers with alternatives to the standard single-use suburban subdivision. These types of developments also provide quality, affordable housing for all first-time home buyers, growing families, empty-nesters, retirees, the elderly, and everyone else in the village. The **Range of Housing Choices** section of this chapter details how traditional neighborhood developments function and the rationale for recommending and promoting this concept in Allouez.

The Issues and Opportunities chapter of this plan contains the forecasts for new housing units within the Village of Allouez over the coming years. The Housing 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 shows that over 93 percent of the housing units in the Village of Allouez were built more than 20 years ago (pre 2000s), with more than 43 percent built between 1960-1979. The third highest decade was in the post- WWII years, 1950-1959. This coincides with the trend nationwide of people moving out of the city into suburban bedroom communities like Allouez. By comparison, only 74.4 percent of housing units in Brown County and 78.4 percent of units in the State of Wisconsin were built prior to 2000. Since over 93 percent of the housing units were built over 20 years ago, the housing stock within the village is older and may be deteriorating. Code enforcement, rehabilitation, and redevelopment are means by which Allouez could ensure that the housing stock is maintained as it continues to age.

Figure 5-1: Housing Unit Age in the Village of Allouez

	Allouez		Brown County		Wisconsin	
Year Structure Built	Estimate	Percentage of Total	Estimate	Percentage of Total	Estimate	Percentage of Total
Total Housing Units	6,007	100.0%	115,209	100%	2,770,355	100.0%
Built 2020 or later	-	0.0%	2,702	2.3%	38,130	1.4%
Built 2010 to 2019	121	2.0%	11,362	9.9%	212,683	7.7%
Built 2000 to 2009	254	4.2%	15,452	13.4%	348,967	12.6%
Built 1990 to 1999	639	10.6%	15,903	13.8%	324,341	11.7%
Built 1980 to 1989	528	8.8%	15,245	13.2%	268,452	9.7%
Built 1970 to 1979	1,432	23.8%	17,840	15.5%	384,425	13.9%
Built 1960 to 1969	1,176	19.6%	10,591	9.2%	257,490	9.3%
Built 1950 to 1959	735	12.2%	9,603	8.3%	286,382	10.3%
Built 1940 to 1949	604	10.1%	3,972	3.4%	144,704	5.2%
Built 1939 or earlier	518	8.6%	12,539	10.9%	504,781	18.2%

U.S. Census 2021 ACS 5-Year Estimates (DP04 Selected Housing Characteristics) and 2022 1-Year Estimates. Allouez was not included in the ACS 2022 1-Year Estimates because of how 1-Year Estimates are collected, so the village's data comes from the 2021 5-Year estimates.

Structures

Reflective of the village being a post-WWII bedroom community, Allouez has a much higher percentage of 1-unit detached structures (79.5 percent) than both Brown County (64.1 percent) and the State of Wisconsin (66.5 percent). Allouez has a smaller percentage (4 percent) of 2-unit structures than both Brown County (5.6 percent) and the State of Wisconsin (6.3 percent). Similar trends can be seen in other classes of multifamily structure units. Only 11.6 percent of the Village of Allouez's housing structures have three or more units, compared to 23.1 percent in Brown County and 19.7 percent in the State of Wisconsin. These data are summarized in Figure 5-2.

Figure 5-2: Units In Structure for Allouez, Brown County, and Wisconsin

	Allouez		Brown County		Wisconsin	
Units in Structure	Estimate	Percentage of Total	Estimate	Percentage of Total	Estimate	Percentage of Total
Total housing units	6,007	100%	112,253	100%	2,718,369	100%
1-unit, detached	4,774	79.5%	72,009	64.1%	1,808,977	66.5%
1-unit, attached	216	3.6%	6,691	6.0%	115,708	4.3%
2 units	242	4.0%	6,321	5.6%	170,039	6.3%
3 or 4 units	8	0.1%	3,253	2.9%	97,856	3.6%
5 to 9 units	24	0.4%	9,556	8.5%	132,693	4.9%
10 to 19 units	223	3.7%	5,822	5.2%	95,452	3.5%
20 or more units	445	7.4%	7,265	6.5%	210,212	7.7%
Mobile home	48	0.8%	1,291	1.2%	86,592	3.2%
Boat, RV, van, etc.	27	0.4%	45	0%	840	0%

U.S. Census 2021 ACS 5-Year Estimates (DP04 Selected Housing Characteristics).

New Housing Unit Development

Allouez has had relatively slow growth for new residential building permits (shown in Figure 5-3), much of which is attributable to limited developable land. New residential construction in Allouez either needs to happen on infill lots or where an existing structure has been demolished for a new home. The majority of construction in 2020 and 2021 came from a condo development consisting of duplexes.

Occupancy

According to the U.S. Census American Community Survey (ACS) 5-year estimates, there were a total of 6,007 housing units within the Village of Allouez in 2021. This compares with 5,597 units in 2010, which is an increase of 410 (7.3 percent) over the 10-year period. The percentage of owner-occupied and renter-occupied housing units remained steady over the 10-year period, with both types only fluctuating within two percent. Estimated vacancy decreased over that period by almost 39 percent. Figure 5-4 summarizes the changes that occurred between 2010 and 2021.

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

Year Structure Built	Count
2013	2
2014	6
2015	3
2016	1
2017	3
2018	6
2019	1
2020	11
2021	4
2022	1
2023	1
Total	39

Village of Allouez Building Permit Data.

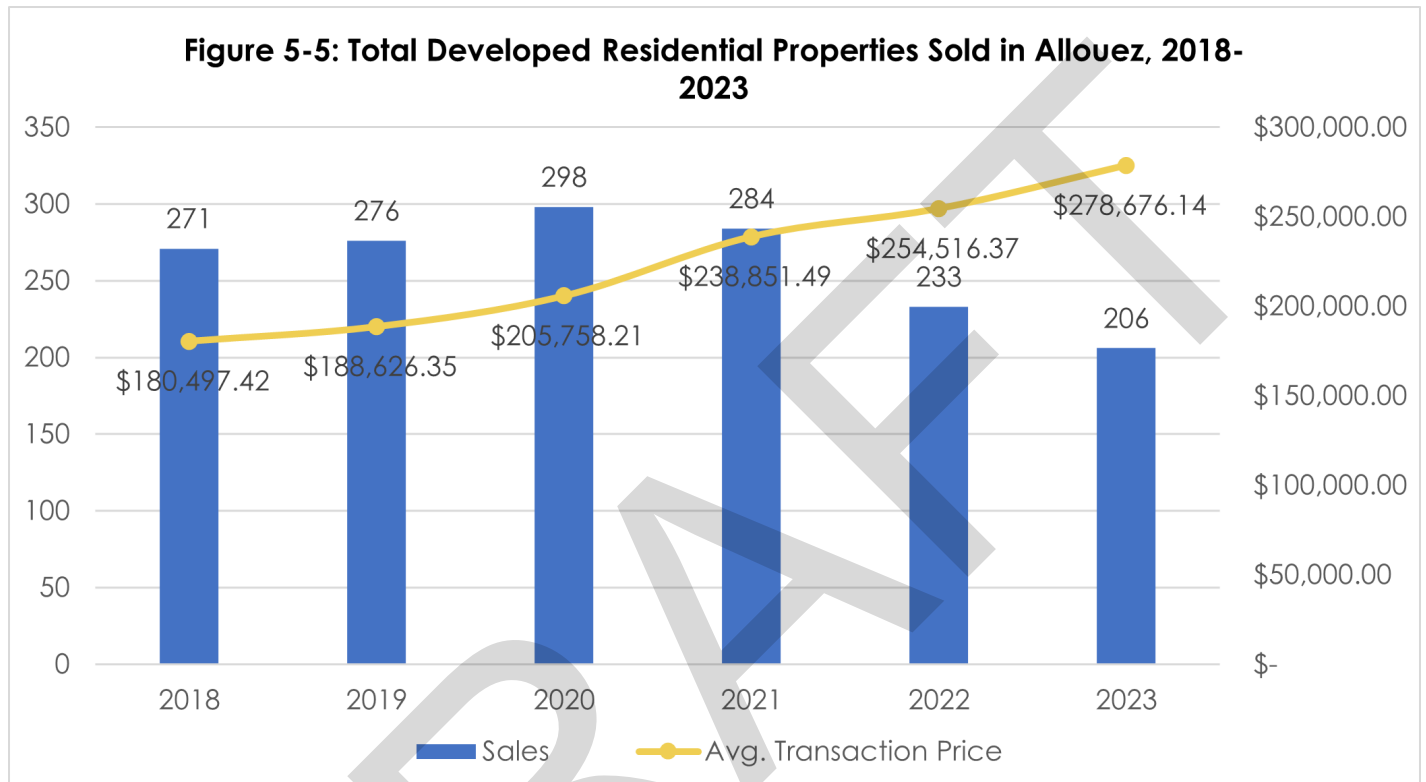
Figure 5-4: Change in Housing Occupancy Characteristics in Allouez, 2010-2021, est.

	2010 Census		2021 Estimate		Estimated Change, 2010-2021	
Housing Tenure	Estimate	Percentage of Total	Estimate	Percentage of Total	Net Housing Units	Percentage of Total
Total Housing Units	5,597	100	6,007	100	410	7.3%
Occupied housing units	5,322	95.1%	5,839	97.2%	517	9.7%
Owner-occupied	4,268	76.3%	4,593	76.5%	325	7.6%
Renter-occupied	1,054	18.8%	1,246	20.7%	192	18.2%
Vacant Housing Units	275	4.9%	168	2.8%	-107	-38.9%

U.S. Census 2021 ACS 5-Year Estimates (DP04 Selected Housing Characteristics).

Residential Property Transactions

Over the last five years, residential properties sold held fairly steady with 200+ sales a year. The corresponding drop in 2022 and 2023 could potentially be because of rising interest rates, and people being more reluctant to sell and move. Sales data is displayed in Figure 5-5. The average transaction amount is also included, and rose year over year during the five-year period, with the largest jump happening in 2021 (compared to 2020) followed by 2023 (compared to 2022).



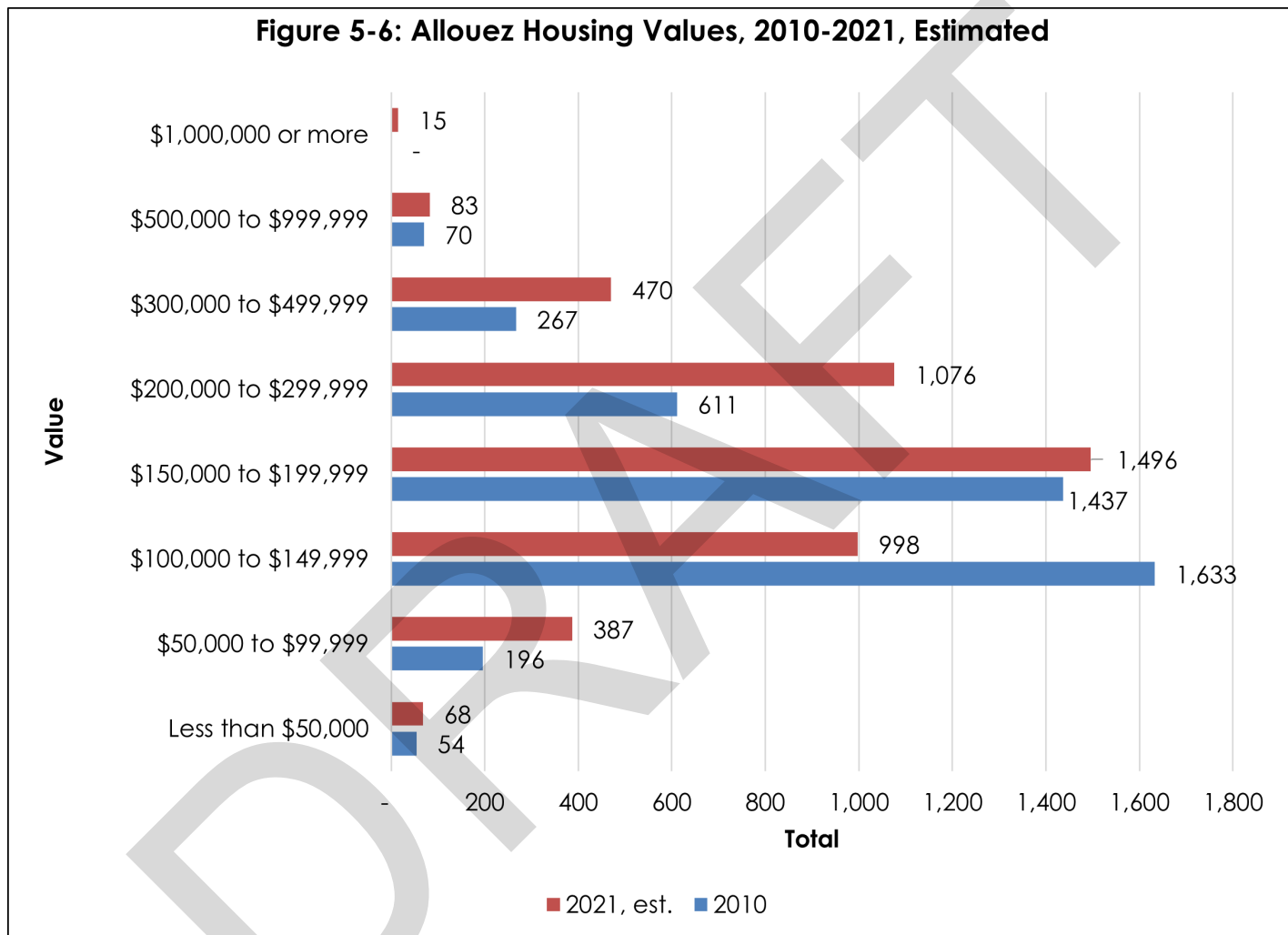
Wisconsin DOR Real Estate Transaction Data through 1/17/2023; arm's length sales only.

Value

Estimated Home Values

According to the 2021 ACS 5-year estimates, the village's median home value is \$172,300. This is slightly lower than the median home values for Brown County (\$193,500) and the State of Wisconsin (\$200,400). As is displayed in Figure 5-6, by far the largest segment of the housing market in the Village is valued between \$150,000 and \$199,999, followed by the segment valued between \$200,000 and \$299,999. This category jumped the most between the 2010 census and the 2021 ACS 5-year estimates.

Figure 5-6: Allouez Housing Values, 2010-2021, Estimated



U.S. Bureau of the Census, 2010 decennial census and 2021 ACS 5-Year Estimates. Table DP04 Selected Housing Characteristics. Note: Following the 2010 census, this data has been captured using the ACS and is no longer part of the decennial census.

Housing Expenses

To compare housing costs across the 2013-2023 time-period, inflation must be considered. The Consumer Price Index Inflation Calculator (CPI-U-RS), created by the U.S. Bureau of Labor Statistics (BLS), was used to determine the appropriate inflation factor. With the calculator, a \$1.00 value in January 2013 had the same buying power as \$1.42 in January of 2023. Note: where comparisons are made between 2010 and 2023 estimates, the CPI inflation value for 2023 will be used.

Mortgages

The following analysis compares the median mortgage costs for those homeowners with a mortgage in 2010 versus 2023. In 2010, the median monthly mortgage cost for a home in Allouez was \$1,404.00. Factoring for inflation, the 2010 median monthly mortgage expense equates to \$1,993.68 in constant year 2023 dollars. The estimated 2023 median monthly mortgage cost was \$1,369.00, which is \$624.68 (31 percent) less than the inflation-adjusted 2010 cost. While housing values in Allouez have increased, figuring for inflation, the expected estimated mortgage costs in 2023 have not kept up with inflation of the 2010 value (see Figure 5-7). One possible explanation is that home purchasers in the last decade were able to get very low interest rates. Coupled with lower home prices following the housing bubble from roughly 2010-2013, people who purchased homes then were at prices below what one would have expected, especially compared with current prices. Additionally, based on Figure 5-7, an estimated fewer mortgages were held in 2023 than in 2010. Generally, this should also be a positive trend for the village, because it should mean that more people in the village own their homes outright, which could help village residents better weather an economic downturn than they otherwise might be able to. Conversely, people who were able to purchase homes in the last decade, especially before 2017, may be more reluctant to sell because of favorable interest rates and lower mortgage payments. This condition may make for fewer sales in the next few years, and more challenging market conditions for people who want to move to Allouez.

Figure 5-7: Mortgage Costs in Allouez, 2010-2021

	2010		2021 Estimate	
Owner-occupied housing units with a mortgage	2,969	-	2,835	-
Value	Total Estimate	Percentage Estimate	Total Estimate	Percentage Estimate
Less than \$50,000	15	0.5%	7	0.2%
\$50,000 to \$99,999	145	4.9%	75	2.6%
\$100,000 to \$299,999	2,566	86.4%	2,365	83.4%
\$300,000 to \$499,999	172	5.8%	324	11.4%
\$500,000 to \$749,999	71	2.4%	64	2.3%
\$750,000 to \$999,999	-	0.0%	0	0.0%
\$1,000,000 or more	-	0.0%	0	0.0%
Median value (dollars)	\$155,900	-	\$181,500	-
Median monthly housing costs (dollars)	\$1,404	-	\$1,369	-

U.S. Census 2021 ACS 5-Year Estimates (Table S2506 Financial Characteristics for Housing Units with a Mortgage).

Rent

Figure 5-8 compares estimated rents in Allouez for 2010 and 2021. In 2021 there were an estimated fewer units at the very low end of rentals (\$500 or less). Allouez also had estimated rents in the \$1,500-1,999 range and \$3,000 or more, which there were none in 2010. Increased rents also correspond with the increase in home sale prices. The increases in the higher categories in Allouez could be attributed to new rental units that have been built since 2010, though it's also possible that prices for higher-end units have just gone up that much.

Figure 5-8: Rental Costs in Allouez, 2010-2021

	2010		2021 Estimate	
Owner-occupied housing units paying rent	928	-	1,040	-
Gross Rent	Total Estimate	Percentage Estimate	Total Estimate	Percentage Estimate
Less than \$500	62	6.7%	30	2.9%
\$500 to \$999	683	73.6%	715	68.8%
\$1,000 to \$1,499	183	19.7%	174	16.7%
\$1,500 to \$1,999	0	0	38	3.7%
\$2,000 to \$2,499	0	0	0	0
\$2,500 to \$2,999	0	0	0	0
\$3,000 or more	0	0	83	8%
Median (dollars)	838	-	888	-
No rent paid	126	-	206	-

U.S. Bureau of the Census, 2010 decennial census and 2021 ACS 5-Year Estimates. (Table DP04 Selected Housing Characteristics).

Housing Needs

Housing Affordability

Why do we need affordable housing? This is a question that many communities ask as they develop their comprehensive plans. Affordable housing is a necessary and integral part of any healthy community. As people's lives change, so do their housing preferences and their ability to pay for housing.

Housing affordability is tied directly to income. According to the U.S. Department of Housing and Urban Development (HUD), a family is considered "housing cost-burdened" if the total expenses for housing exceed 30% of their income. When such a large percentage of income is invested toward housing expenses, families will likely have trouble affording necessities such as transportation, clothing, meals, and medical care. According to the National Low-Income Housing Coalition 2023 Out of Reach report, in the Green Bay Metropolitan Area in 2023, the adjusted median income (AMI) is \$98,800. Someone at 30% of the AMI would make \$29,640 annually. For a renter in the Green Bay area earning that income, a monthly rent of \$741 would be the most that person could afford and still be considered affordable at 30% of the AMI level. Someone in the Green Bay area making 50% of the AMI would make \$49,400, and an affordable monthly rent at that level would be \$1,235. Looking at the AMI is helpful, because 30% of the income of a family of four will be very different when comparing \$30,000 to \$120,000. Even if both families pay 30%, the family with the \$120,000 a year income will have correspondingly a lot more money remaining after accounting for housing costs. However, the 30% figure does have some limitations, namely that in some areas, 30% of a given income will go a lot further than others. Some households may also make trade-offs in housing and neighborhood quality to pay less for housing, so they may be able to "afford" housing at the expense of safety or proximity to work opportunities, thus paying higher costs in other ways.

Housing Cost-Burdened Households

Housing cost burdened and extremely cost burdened is defined as a household spending more than 30% of their income before taxes on gross housing costs. Figure 5-9 contains an inventory of current cost burdened households in Brown County and Allouez from the most recent data in 2021.

- » An estimated 49% of the village rental household population is cost-burdened under the HUD definition.
- » An estimated 18.20% of homeowners in Allouez are considered housing cost burdened.

Home Ownership Affordability Trends

Generally, since 1990 there has been an increase in cost burdened households throughout the United States, including Brown County. As mentioned previously, increasing interest rates and limited housing supply have both contributed to increased housing costs. Shown in Figures 5-9 and 5-10, households with a mortgage in Allouez have generally become less cost burdened. This also reflects how, at least in Allouez, mortgage costs haven't kept up with inflation, at least through most of the last decade. Home equity has also reached record levels, especially with the average U.S. homeowner gaining \$95,900 in equity over the past three years¹. However, with the increase in interest rates and the jump in equity, this creates challenges for home buyers, especially new home buyers, with large declines for that group in 2022 and into 2023. Returning to housing affordability in Allouez, people who already own homes and have favorable mortgage interest rates will probably feel less financially constrained moving forward compared to new home buyers.

¹ Joint Center of Housing Studies of Harvard University, *The State of the Nation's Housing 2023*. Cambridge, MA: Harvard University.

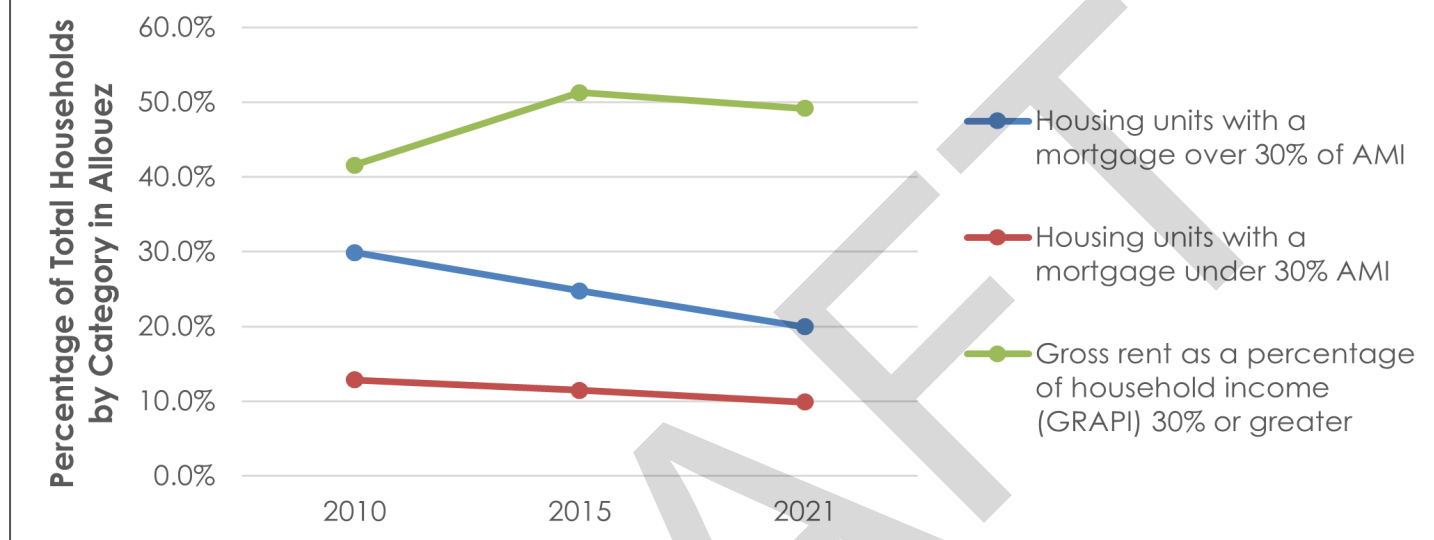
Figure 5-9: Allouez Housing Cost-Burdened Trends

	Allouez			Brown County		
Selected monthly owner costs as a percentage of household income (SMO-CAPI) greater than 30%	2010	2015	2021	2010	2015	2021
Total Housing Units	5,597	5,625	6,007	103,238	106,532	112,253
Housing units with a mortgage	2,969	2,958	2,835	46,764	46,118	45,418
Housing units without a mortgage	1,299	1,535	1,758	17,785	20,252	23,909
Percentage of housing units with a mortgage over 30% of AMI	29.9%	24.8%	20.0%	30.2%	25.7%	18.2%
Percentage of housing units with a mortgage under 30% AMI	12.9%	11.5%	9.9%	14.1%	11.8%	8.9%
Occupied units paying rent	928	782	960	31,338	32,638	36,778
Percentage of housing units with a gross rent as a percentage of household income (GRPI) 30% or greater	41.6%	51.3%	49.2%	42.8%	44.6%	38.8%
Median Household Income	\$61,734.00	\$70,365.00	\$77,017.00	\$52,553.00	\$59,963.0	\$68,799.00

U.S. Census 2010 decennial census, 2015 ACS 5-Year Estimates, and 2021 ACS 5-Year Estimates (DP04 - Selected Housing Characteristics and S1901 - Income in the Past 12 Months).

While Allouez is somewhat limited in how much new housing can be built, there are still ways to help keep housing more affordable both locally and regionally by reducing lot requirements and allow for flexible zoning to encouraging smaller homes and housing diversity. Since Allouez also has older housing stock compared to some of the surrounding municipalities, this should help with housing affordability, at least relative to some other communities.

Figure 5-10: Selected Allouez Monthly Housing Costs as a Percentage of Household Income



U.S. Census 2010 decennial census, 2015 ACS 5-Year Estimates, and 2021 ACS 5-Year Estimates (DP04 - Selected Housing Characteristics and S1901 - Income in the Past 12 Months).

Rental Housing Affordability Trends

Based on the most recent median gross rent estimate in Allouez of \$888 from the 2021 5-year American Community Survey, a person would need to earn at least \$17.07 per hour, or \$35,520 per year (2,080 hours a year at 40 hours a week) to pay no more than 30 % of income on housing. The 2023 National Low-Income Housing Coalition Out of Reach report estimates that in the 54301 zip code (including Allouez and a portion of the City of Green Bay) a one-bedroom housing wage would need to be \$14.62 an hour (\$30,409 annually), and a two-bedroom wage of \$18.46 an hour (\$38,397 annually). These wages would be needed to meet the 30% income mark to pay the fair market rent for a one-bedroom (\$760/month) and two-bedroom (\$960/month), respectively. The State of the Nation's Housing 2023 shows that the median renter's income in the Green Bay metro area is \$40,000 a year. Theoretically, someone in Allouez with a renter's median income (relative to the Green Bay metro area) should be able to afford some rental units in Allouez and meet the 30% amount. However, if there's limited rental supply at any given time, finding an affordable rental may be more difficult.

Continuing to increase multifamily options in the village could also help reduce the housing cost burden trend for renters. Nationally, the rental stock growth in the last decade has grown the most in buildings with 20 or more rental units, surpassing developments with 2-4 units and 5-19 units¹. This is also because a lot of the growth has come from urban centers, so while it's a national trend, what can be built will always be site dependent. One of the challenges to building affordable multifamily developments is the increased demand for amenities in new units that has been driven by households with higher incomes. Amenities can help with filling vacant units but can also impact rental prices.

¹The State of the Nation's Housing 2023.

Housing and Income Comparisons

The ability to afford a home is directly linked to the amount of income a person must spend on housing. As noted in the Housing Affordability section previously, persons should spend no more than 30% of their gross income on housing costs to be considered affordable. The following analysis compares the mean renter wage in Allouez, and the average annual income of selected occupations².

Figure 5-11 shows selected occupational 2021 median hourly wages in the Bay Area Workforce Development Area. This includes a range both above (wage shown in black) and below (shown in red) \$17.07 an hour. This is to show examples of which occupations both could and could not support

² The housing and income comparison in this section will use the most recent median gross rent estimate in Allouez of \$888 a month, mentioned in the previous section, and the \$17.07 hourly wage to determine the 30 % income level to afford the median gross rent estimate.

Figure 5-11: Sampling of Occupations Making More and Less than \$17.07 per Hour in 2023

Occupation	Employment	Median Wage (Annual)	Median Wage (Hourly)
Secretaries and Administrative Assistants	1,440	\$37,720	\$18.13
Other Office and Administrative Support Workers	5,120	\$37,390	\$17.98
Other Healthcare Support Occupations	1,610	\$37,300	\$17.93
Assemblers and Fabricators	1,930	\$37,190	\$17.88
Information and Record Clerks	7,150	\$37,170	\$17.87
Woodworkers	640	\$37,150	\$17.86
Art and Design Workers	650	\$37,020	\$17.80
Helpers, Construction Trades	200	\$36,590	\$17.59
Other Sales and Related Workers	740	\$36,440	\$17.52
Agricultural Workers	110	\$36,080	\$17.35
Supervisors of Food Preparation and Serving Workers	1,140	\$36,060	\$17.34
Food Processing Workers	2,540	\$35,930	\$17.27
Grounds Maintenance Workers	760	\$35,620	\$17.13
Material Moving Workers	7,620	\$30,830	\$14.82
Other Educational Instruction and Library Occupations	1,210	\$29,930	\$14.39
Textile, Apparel, and Furnishings Workers	510	\$29,540	\$14.20
Other Protective Service Workers	830	\$29,140	\$14.01
Communications Equipment Operators	80	\$28,940	\$13.91
Other Transportation Workers	230	\$28,700	\$13.80
Personal Appearance Workers	460	\$28,610	\$13.75
Building Cleaning and Pest Control Workers	2,720	\$28,520	\$13.71
Cooks and Food Preparation Workers	3,330	\$28,400	\$13.65
Other Personal Care and Service Workers	960	\$28,380	\$13.64
Retail Sales Workers	7,640	\$28,200	\$13.56
Entertainment Attendants and Related Workers	360	\$24,650	\$11.85
Animal Care and Service Workers	260	\$23,090	\$11.10
Food and Beverage Serving Workers	5,860	\$22,390	\$10.76
Other Food Preparation and Serving Related Workers	960	\$22,150	\$10.65

State of Wisconsin Department of Workforce Development - 2021 Bay Area Workforce Development Area Annual Detailed Occupation Hourly Wages.

someone to pay 30% or less of their monthly income on the estimated median gross rental in Allouez.

Range of Housing Choices

Allouez has a very high percentage of single-family residential uses (one unit, detached) with 79.5 percent of the village's housing units falling into this category. The largest concentration of duplex and multifamily uses is located in the far southeastern part of the village along East River Drive, while additional duplex concentrations can be found on West Coolidge Street, Vande Hei Road, and Riverside Drive. However, in the northern half of the village, duplexes tend to be more mixed with single-family uses. Smaller multifamily uses are located primarily near busier intersections and commercial uses, such as South Webster Avenue and Broadview Drive, Libal Street and East Greene Avenue, and along and near West St. Joseph Street between Webster Avenue and Riverside Drive. Condo developments are another type of multifamily unit, and the village has these in a few different areas. The Webster Heights development on Webster Avenue exemplifies this use.

Some options Allouez has to increase the range of housing choices include redevelopment or rehabilitation of existing land uses, the development of housing options throughout the village, and the utilization of traditional neighborhood development (TND) techniques.

Missing Middle Housing

The “missing middle” term refers to the “missing” housing options that fall between single-family homes and more conventional large multifamily buildings (the “middle”). This concept is about increasing the range of housing options in an existing community and doing it in a way that blends in with the existing character of the area by using appropriate scale that can blend up to three to four units in what appears to be a single-family residence. Missing middle housing options aren't necessarily geared towards housing families, though they potentially could. Instead, these options are geared more towards smaller households, including both individuals and couples that don't need as much space but are still looking to be close to different amenities in an urban area. Missing middle housing is a good fit for people like students and empty nesters. They may prefer to walk to more places, take transit, and may not even own a car. They may also be people who want their own space but are still looking for some community connections with others, but outside of a more impersonal setting in a larger multifamily building.

Missing middle housing options can range from the more obvious side-by-side duplex, to include places like houses with an upper and lower unit, town homes, a courtyard building, to even mixed-use development with commercial uses on the ground level and residential units above. The idea behind all these options is that they can be created without necessarily requiring brand new con-

Missing middle housing shown integrated into a single-family residential neighborhood. The missing middle housing is shown in color and the existing single-family shown in gray. Done correctly, missing middle housing should blend into the neighborhood while adding a range of affordable housing options.
Daniel Parolek.



A Missing Middle Housing Sampler



A variety of missing middle housing can be built in into a single-family residential neighborhood on different lot sizes and configurations. These examples show different possibilities, and should be considered based on site configuration, available space, and the surrounding context. *Opticos Design*.

struction, and that to some extent can be added through renovating an existing structure.

The following items are some potential zoning items to consider to make it easier to add missing middle housing in the village³.

1. *Reducing minimum lot size.* Requiring multiple lots or larger lots with a minimum lot size to build a duplex or fourplex can limit missing middle housing. Instead, minimum lot widths should be used and tied to types of buildings, not square footage. Since missing middle housing buildings tend to have smaller footprints, unnecessarily limiting by minimum lot since can hinder this type of development. Close attention should still be paid to maximum building heights to ensure that any new housing still fits into the surrounding neighborhood and doesn't stand out.
2. *Allow for more housing types and revisit structure sizes.* The smaller size of missing middle housing units means they can accommodate more residents in an area where the neighborhood character is not appreciably different. The additional residents increase population density in a neighborhood that in turn can help support local business viability, all while the visual character doesn't change. To achieve these changes will require revisiting the zoning code to make these housing types possible.
3. *Level the playing field for smaller units.* While having a minimum size for different housing units is important and to be expected, unit sizes could be structured where increased density on a given lot could allow for smaller structures. In this way, a missing middle housing approach can avoid automatically creating larger structures simply to increase density.
4. *Reduce or eliminate parking minimums.* To make missing middle housing viable, requiring more

³Woock, Kati. 2022. "5 Practical Zoning Hacks for Missing Middle Housing." *Planning* (American Planning Association). March 21, 2022.

than one parking space per unit is probably going to make it unviable. In some circumstances, it might not even be necessary to require a parking space. In areas with ample on-street parking, a dedicated off-street parking spot, while maybe still desirable for some, is probably not necessary. This can help keep costs down to build a unit(s), keep rent lower as a result, and also minimize impervious surfaces, especially if utilizing existing paved areas. In Wisconsin with its winter season, there may need to be other considerations for allowing on-street parking, but those can probably be addressed through careful consideration and site planning.

5. *Allow missing middle housing everywhere (if possible).* With a large amount of area zoned for single-family housing, there could be many opportunities to incorporate missing middle housing. In a municipality like Allouez with different gradients of house design types (based on age as the community developed southward), having different allowable typologies might be a good starting point. However, some residential areas are going to be better suited to missing middle housing, such as areas that have smaller blocks and are more walkable. One way to start would be to identify some areas that could accommodate these housing types and have a limited number of permits to start with to see how the process works and to start slowly.



Missing middle housing already exists in many different places, and often existing structures can be converted in a way to add a living unit(s) without changing the visual character of the surrounding area. While there is a size range that could be applied, an important factor is to consider the surrounding context. The bottom row of images may be more at home in a neighborhood center near commercial uses, where the first and second rows could fit into a single-family area, *Opticos Design*.

Accessory Dwelling Units

Accessory dwelling units (ADUs) are in some ways similar to missing middle housing in that they also increase housing options in a community, but usually done in a way that it's a single unit added to a single-family residential parcel. As residents age, there may be a time when they may not be able to live independently, but do not want to or cannot afford to live in a retirement or elderly care home. An alternative would be to allow a small attached or detached accessory dwelling units on residen-

tial parcels. These “granny flats,” or “backyard cottages” as they are sometimes called, allow older residents to maintain their own independent living quarters while being able to easily interact with their family for meals and socializing in the principal residence. These could also be used for students or young adults looking for an affordable first place to live independently.

This trend has become popular in different places and provides municipalities with another option to create affordable housing, and to help residents be able to age in place more easily. Working through how, and where, to accommodate this type of construction is the initial challenge to work through.

Village Center Residential Housing

The key to any residential development in a village center is being able to mix uses. In an area that serves as a local commercial center, land values are typically higher than the surrounding areas. To make residential development financially viable in a village center context, it is generally necessary to encourage greater mix of uses through apartment units, multi-floor condominium developments, upper floor residential units above first floor commercial, and similar developments. Incorporating residential units within a village center also benefits the community because it helps provide a readily available customer base to the businesses within easy walking distance or a short bus ride. New residential developments within a village center should also contribute to the overall design and streetscape through architecture, landscaping, parking, and site planning that is sensitive to the location and is not simply a transplanted suburban design. Another benefit of mixed-use development is that during uncertain economic times, residential units still provide revenue, whereas a single-use building may sit empty with no prospective tenants for long periods.

Enhance Public Knowledge of “Visitability” Concepts and Universal Design

As people age, their ability to move around their own home can become increasingly difficult. For residents with limited mobility, the simple presence of a single stair to enter a home can 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 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 usable 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. Universal design is a concept that promotes design-



Accessory dwelling unity in the rear yard. *City of Seattle Guide to Building a Backyard Cottage.*

ing spaces for use by everyone from the start, not just creating separate spaces, or only designing places that could be easily modified in the future. Communities may incorporate universal design principles into housing through things such as curbless showers and stepless entrances. Incorporating



Examples of home features that increase accessibility and help people to age in place. AARP HomeFit Guide.

universal design concepts in construction are important because life circumstances change unexpectedly, and while someone may not have anticipated a future need, these changes may happen all the same. Universal design principles already in place may help keep someone in their home.

Redevelopment and Rehabilitation of Existing Residential Uses

As mentioned earlier in this chapter, a majority of Allouez's housing stock is older than the overall stock in both Brown County and the State of Wisconsin. As time passes, the village will need to address the aging housing situation and determine how it will redevelop and/or preserve these structures. Redeveloping some of the older housing units can provide opportunities to introduce additional multifamily, as well as other affordable units, into the housing stock.

Potential Residential Rehabilitation Areas

The Land Use chapter of this plan identified the north end of the village as a possible location to focus residential rehabilitation efforts due to the homes generally being older in this area. From there, as one moves south in the village, the houses will be newer, relatively speaking. Specific housing rehabilitation projects and programs



Housing rehabilitation before and after completed through the Community Development Block Grant program administered by Brown County



should be focused in this area if the village decides to undertake a housing rehabilitation program.

Reinvestment in Existing Housing Stock

As identified in Figure 5-1, over 50% of the village's housing stock is 50 years or older and may need updating or more intensive maintenance, rehabilitation, or if beyond repair, selective demolition. One option available to improve residential properties in Allouez is the Northeastern Wisconsin Housing Rehabilitation CDBG Loan Program, administered by Brown County. CDBG-Housing funds may be used for zero-percent deferred payment housing rehabilitation loans to low- and moderate- income (LMI) owner-occupied households; low percentage rate deferred and/or installment housing rehabilitation loans to owners of LMI renter-occupied units; and accessibility improvements for LMI households. Additionally, there are other state and federal agencies that may provide financial aid for owner-occupied and rental housing rehabilitation.

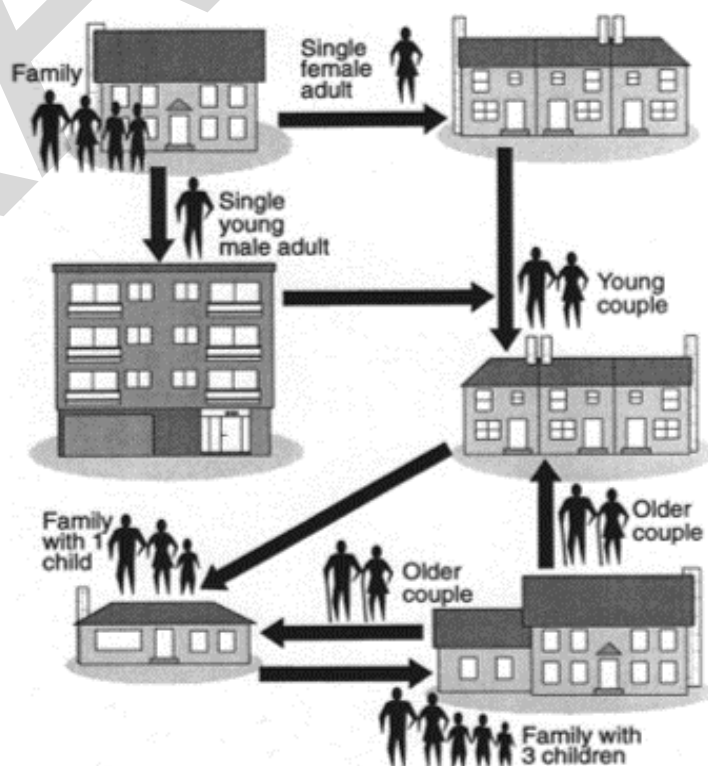
Traditional Neighborhood Developments

As the village looks at residential redevelopment opportunities, traditional neighborhood developments (TND) provide an option to the standard suburban-style subdivision. These types of developments would be very similar in design to parts of the village north of the railroad tracks. This type of development could be applied in a larger area in the village if it were to ever be redeveloped.

Traditional neighborhood developments emphasize the neighborhood as a functional unit rather than the individual parcel or home. Typical 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 one-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



TND development in Buena Vista, CO, featuring a mix of housing, walkable scale, and organized around public spaces. *Public Square, a CNU Journal.*



Example housing preferences for different life stages. When a neighborhood, and more broadly, a municipality, can offer this range, residents have more options to remain in the area and maintain their community connections.

other parts of the village by driving, walking, and bicycling. Although there are very few areas of the village that are not already developed, redevelopment projects should also fit the neighborhood concept of providing for a mix of uses within the neighborhood.

Housing forms within a traditional neighborhood are mixed so people of different ages and income levels have opportunities to live in various areas in the neighborhood. The concept of mixed housing types is very important because many people prefer to remain in their neighborhoods as their incomes and/or family sizes change over time. 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 within the same neighborhood.

Traditional Neighborhood Development Features

Traditional neighborhood developments often feature some or many of the following elements:

- » A garage that is either recessed on the side or behind the house.
- » The house's most prominent front feature is porch rather than a garage.
- » The homes have minimal or zero setbacks from the right-of-way.
- » Neighborhood streets are very narrow (approximately 18-24 feet between the curbs) to slow traffic.
- » Duplex and multifamily units are architecturally like the single-family homes to blend in.
- » Alleyways are used behind some houses to further enhance the house as the primary architectural feature.
- » Narrower lots promote more of a neighborhood feel instead of wider lots with an isolated house in the middle.
- » Sidewalks are available throughout the development on both sides of the street.
- » Small commercial uses are located at the entrance of the development to serve the neighborhood resident.



Residential area in Middleton Hills, WI. The neighborhood features sidewalks, a range of house styles and footprints, limited front setbacks, porches oriented toward the street, and parking in the rear.

SUMMARY OF RECOMMENDATIONS AND PROGRAMS

1. All 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.
2. Consider a detailed study to assess the current condition of the village's housing stock and determine the need and potential locations for village-sponsored housing rehabilitation projects.
3. Multifamily projects should offer variation among individual buildings but remain within a coordinated overall design theme. Variation among buildings should be achieved by a combination of different footprints, façade treatments, roof forms, entrance features, and building orientation. Monotonous complexes of identical buildings should be discouraged.
4. 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.
5. Shared driveways should be considered to improve the visual interest of streets by reducing driveway curb cuts and street-facing garage doors, especially along main thoroughfares where driveway entrances are not desirable. Driveways can also serve as locations for ancillary buildings, utilities, service functions, and interior-block parking access.
6. New residential developments or redevelopments 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.
7. Explore revising the zoning code to allow for "missing middle" housing to promote a variety of housing types to create an attractive, marketable neighborhood with housing for a range of people.
8. To maintain a supply of more affordable housing stock, the village should encourage and work with developers and property owners to reinvest in housing in traditional neighborhoods with smaller lots and homes and in areas of the village north of the railroad tracks and near the East River.
9. Identify public-private partnerships that could help to diversify and improve the village's housing stock.
10. The village should work with the Brown County Housing Authority, Wisconsin Economic Development Corporation, and Wisconsin Housing and Economic Development Authority (WHEDA) for information and resources to continue to improve the Village's housing stock.