

Chapter 5: Housing and Neighborhoods

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Figure 1 A significant share of new housing development has occurred along the Fox River. The Woolen Mills project is converting a century-old mill into 60 apartment units, contributing to the growth of a vibrant mixed-use neighborhood once dominated by heavily industrialized uses.

Appleton features a diversity of housing types and styles, and neighborhoods in which they are located. These are mostly well maintained and stable, yet like any city of its age, Appleton deals with concerns about an aging housing stock, weak commercial districts, housing affordability, and the need to redevelop neighborhood infrastructure. This element of the **Comprehensive Plan** documents current and projected housing conditions within the City, identifies issues of concern, and establishes the City's goals and policies with regard to housing. This element also discusses the formation of neighborhoods and neighborhood organizations as a mechanism to build a sense of community and to monitor and address local issues within the larger region.

Accomplishments

Since The Plan adoption in 2010, the City has experienced a variety of new housing construction. Significant housing-related projects include:

- Woolen Mill Lofts (60 units planned) will convert a vacant, century-old woolen mill into a mix of market rate and restricted income housing. The building is located in the industrial flats just east of Metso.
- Partnered with the Greater Fox Cities Area Habitat for Humanity on Rock the Block.
- RiverHeath is a multi-phase development located on the south side of the Fox River. The first phase, Evergreen, includes 41 housing units. A second residential building, Prairie, and a new hotel were both under construction in 2016. Design elements include innovative stormwater management systems, geothermal heating and cooling using the energy from the river, efficient appliances, community gardens and more.
- Union Square is a 53-unit, income restricted apartment development located approximately six blocks north of the downtown core on Winnebago Street. This property consists of two components, including 20, two-story townhome style units and 33 units in a single three story structure and includes a fitness center, energy star appliances and high efficiency windows and doors.
- Eagle Flats (124 units): The Eagle Flats development is a multiphase development located just south of Appleton's downtown. The already constructed first phase of the development includes the construction of The Landing apartments, an Energy Star certified facility that includes restricted income 54 units, and Riverwalk Place, which includes 70 affordable senior housing units. Future phases will include additional mixed-use development and riverfront amenities.
- Reinvigoration of the City's Neighborhoods Program which currently includes 15 registered neighborhoods. The City also administers the Neighborhood Grant Program.
- Glacier Ridge subdivision, located in Appleton just north of Plamann Park, includes 63 single family residential lots with utilities and decorative lighting.
- Century Oaks Assisted Living, a full service assisted living facility in Appleton on E. Glenhurst Lane, offers respite care, hospice, and nursing services.
- The City rehabilitated 23 housing units in 2015 and spent over \$300,000 on home improvement loans

Housing Conditions

Appleton's housing may be characterized as predominantly single-family homes built in the last half of the 20th Century. Homes have generally been maintained with low vacancy levels, and have appreciated in value. The City's housing rehabilitation programs have contributed to the relatively good condition of the housing stock. The current market is strong and homes are selling quickly. Demand for multi-family housing is prompting redevelopment of former industrial sites along the Fox River.

Housing Units and New Construction

The 2014 American Community Survey reported a total of 30,460 housing units in the City of Appleton. A majority of these (20,795 or 68.27%) were single-family, detached units. Attached and two-unit structures made up another 11.93% of the total.

As it relates to housing tenure, the Appleton-Oshkosh CSA, which includes Outagamie, Calumet, and Winnebago counties, is currently in the midst of a significant transformation. Specifically, during the 2006 to 2010 timeframe, single family authorizations accounted for 73.3% of area-wide unit totals. However, since 2011, the single family sector has seen its share of permits decline to an average of 53.3%, with a 42.1% representation rate in 2015. Conversely, multifamily units have seen a comparable increase, with such authorizations accounting for an average of 46.7% of CSA totals over the 2011-2015 period. The table below provides detail regarding building unit activity for the Appleton-Oshkosh CSA over the 2006-2015 timeframe.

Appleton-Oshkosh, Wisconsin CSA
Annual Housing Units Authorized by Building Permits
2006-2015

Year	Total	Multi-Family	Single Family	Multi-Family Percent	Single Family Percent
2015	1,454	842	612	57.9%	42.1%
2014	1,441	665	776	46.1%	53.9%
2013	1,216	395	821	32.5%	67.5%
2012	1,106	500	606	45.2%	54.8%
2011	1,033	535	498	51.8%	48.2%
2010	946	276	670	29.2%	70.8%
2009	918	234	684	25.5%	74.5%
2008	1,332	430	902	32.3%	67.7%
2007	1,359	245	1,114	18.0%	82.0%
2006	1,781	505	1,276	28.4%	71.6%
Total	12,586	4,627	7,959		
Average	1,259	463	796	36.8%	63.2%

Source: U.S. Census Bureau, C40 Reports

Focusing upon the City of Appleton, a total of 308 housing units were authorized in 2015 reflecting the highest level of construction activity recorded over the past ten years. By housing sector, only 18.8% or 58 units were found in the single family sector with 250 units representing 81.2% of city-wide totals found among multifamily alternatives.

As was the case for the Appleton-Oshkosh CSA, the City of Appleton has seen residential construction trends favoring multifamily versus single family options, only to a more pronounced degree. Specifically, as detailed below, since 2011, the multifamily sector has accounted for an average of 75.4% of all activity, versus an average of only 24.6% for the single family sector. Between 2006 and 2010, the multifamily and single family averages were virtually reversed with 24.4% and 75.6%, respectively.

Although usually not eventuated to this degree, it is not unusual for a mature city like Appleton to undergo this transition as larger tracts of developable land and associated higher land costs favor construction of higher density product.

Also associated with the shift to multifamily options is the City of Appleton's share of region-wide construction activity. Again, as provided below, over the 2006-2011 time frame the City of Appleton accounted for an average of only 8.6% of Appleton-Oshkosh CSA residential building permit totals, increasing to an average of 18.8% over the past five years.

**City of Appleton, Wisconsin
Annual Housing Units Authorized by Building Permits
2006-2015**

Year	Total	Multi-Family	Single Family	Percent of CSA	Multi-Family Percent	Single Family Percent
2015	308	250	58	21.18%	81.2%	18.8%
2014	198	140	58	13.74%	70.7%	29.3%
2013	206	129	77	16.94%	62.6%	37.4%
2012	281	236	45	25.41%	84.0%	16.0%
2011	171	134	37	16.55%	78.4%	21.6%
2010	78	14	64	8.25%	17.9%	82.1%
2009	82	8	74	8.93%	9.8%	90.2%
2008	136	82	54	10.21%	60.3%	39.7%
2007	91	6	85	6.70%	6.6%	93.4%
2006	159	44	115	8.93%	27.7%	72.3%
Total	1,710	1,043	667			
Average	171	104	67	13.68%	61.0%	39.0%

Source: U.S. Census Bureau, C40 Reports

The age of housing is an indicator of potential needs for home renovation or updating. Older homes are more likely to have lead pipes or lead-based paint, contain asbestos, or have outdated electrical service. They may also be at a greater risk of having structural problems, or need new heating and cooling systems, roofing, or other costly items.

The median age of housing in Appleton is 39 years. Based off of the 2014 ACS, it is apparent that over half (54.0%) of the City's housing stock dates prior to 1970. This includes about one in five (21.3%) homes built before 1940, and another 32.6% of homes built between 1940 and 1969.

The largest number of homes in the City of Appleton have three bedrooms. A majority of homes are heated by utility gas (78.06%) followed by electricity (15.60%). Nearly all of the City's housing has full kitchen and plumbing facilities, with fewer than 2.0% lacking these features (572 units and 126 units, respectively, according to the 2014 5-year American Community Survey).

Current Market Conditions

The local housing market in Appleton and surrounding communities has been relatively stable. Local home values have increased in recent years, but not at the inflated pace seen elsewhere in the United States. Long-term prospects for the housing market continue to look good following a recovery and as the area grows.

Home Sales

Zillow.com estimates that the market value of a typical Wisconsin home stood at \$154,900 in May 2016. This value represents a 2.1% increase from a year earlier. Nationally, home values averaged \$186,200 and rose 4.8% over the same period.¹

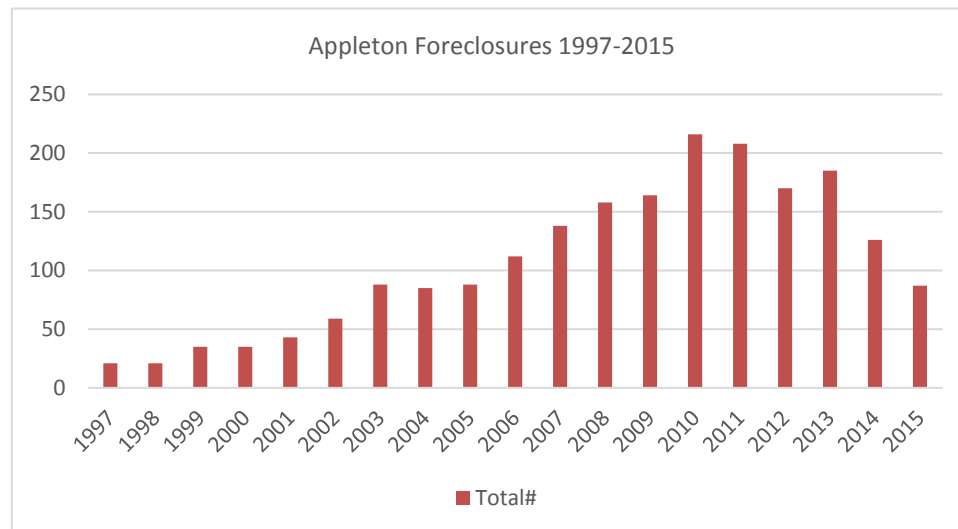
According to the Multiple Listing Service (MLS) of the Realtors Association of Northeast WI, a total of 1,022 existing single family homes were sold over the preceding twelve-month period. The average home was priced at \$150,744 and contained 1,908 square feet equating to a value ratio of \$79.00 per square foot.

The average permit value of new home construction in 2015 was \$335,059, a record high value. These figures have trended upward since the low in 2009, which was \$202,539. According to the City's 2015 Growth Report, Appleton has approximately 232 single-family lots available for sale in established subdivisions, the majority of which are located on the north side. An additional 13 single family lots are anticipated to come available in the Pond View Estates subdivision in 2016. There are several acres of planned single family lots that are currently unplatted as well.

Foreclosures

The "Great Recession" lasted from December 2007 to June 2009, punctuated by the bursting of an 8 trillion dollar housing bubble. The Federal government passed the American Housing Rescue and Foreclosure Prevention Act to help alleviate the housing crisis. As can be seen in the figure below, according to the City of Appleton's Assessor's Office, the number of foreclosures within the City have returned to pre-recession levels.

¹ Source: Zillow Home Value Index, May 2016



Solid employment gains, attractive mortgage rates, a growing economy and pent-up demand will help keep the housing market moving forward throughout 2016, according to economists with the National Association of Home Builders (NAHB). Over the past seven years, the slow recovery and uncertainty in the job and housing markets resulted in 7.4 million lost home sales (according to David Crowe, NAHB Chief Economist). They expect at least some of these to return in the form of new home sales as job and economic growth continue to firm. A key demographic to help jump-start this process should come from the millennials.²

After feeling the effects of the 2008-2009 recession during which 6,700 jobs were lost, employment gains have materialized in the Appleton-Oshkosh CSA, with 12,100 jobs having been added over the past four years. Of that total, 4,900 (40.5%) of those job additions occurred in 2015 alone.

Perhaps more importantly, since peaking at 7.9% in 2009, the unemployment rate for the CSA has dropped significantly and consistently to a current (2015) level of 3.7%, indicating a very healthy employment environment. This data suggests that the City of Appleton is poised to continue its rebound from the depth of the “great recession.”

Senior Housing

The City has experienced strong growth in the senior housing market. Recent projects include:

- Riverwalk Place is a 70-unit senior-oriented (62 years of age & older), four-story, apartment building developed in 2012
- Preliminary plans call for the development of 100 units of senior-oriented rental housing at the Foremost Dairy site, an 8.1 acre parcel located along the west side of the Fox River, just south of the College Avenue bridge.
- Century Oaks Assisted Living, a full service assisted living facility in Appleton on E. Glenhurst Lane, offers respite care, hospice, and nursing services on the north side of the City.

² <https://www.nahb.org/>

Demand for Housing³

The United States Office of Management and Budget defines a Combined Statistical Area (CSA) as consisting of various combinations of adjacent metropolitan and micropolitan areas with economic ties measured by commuting patterns. Housing demand in the Appleton-Oshkosh-Neenah CSA, which includes Outagamie, Calumet, and Winnebago counties, is forecast to total 1,500 units in 2016. Multifamily additions are expected to total 825 units (425 rental apartments and 400 townhome/condominiums) while single family demand is estimated to total 675 units. Further, it is expected that residential permits will reach 1,600 units in 2017 and an average of 1,750 units yearly during the 2018-2021 period.

For the City of Appleton, residential building permit authorizations are forecast at 300 units in 2016, increasing to 320 units in 2017 and to an average of 350 per year over the following three years.

Rental apartment demand is expected to total 570 units over the next five years, an average of 114 units annually. By rent range, it is forecasted that 245 units yearly (43.0%) will be absorbed at monthly rents between \$700 and \$799. While at higher rent levels, total absorption of 140 units at rents exceeding \$1,000 monthly is estimated.



Figure 2 Appleton's commercial corridors, including Wisconsin Ave., provide an opportunity for mixed-use development. The rendering shows an example of residential in-fill into an existing commercial corridor, which helps make the neighborhood more walkable and supports local businesses.

Within the townhome/condominium sector only modest demand is anticipated over the next five years, with a total of 100 units expected to be absorbed. By sales price, demand will be heavily concentrated at prices between \$175,000 and \$249,999 where 56% of all sales will occur. 28% of all sales activity is anticipated at prices of over \$250,000 in Appleton. One contributor to modest demand may be difficulty in financing. Condominium buildings and associations must meet certain requirements to be approved by Fannie Mae, Freddie Mac or the Financial Housing Administration in order to be eligible for loans backed by those entities. And if a condo building is not approved for financing by any of them, finding a lender who will give you a mortgage for a unit in that building will be a true challenge. To qualify for financing from Fannie Mae:

- No more than 15 percent of a condo building's owners can be late on their condo dues

³ Source: Appleton Downtown Market Analysis, August 2016

- More than half of the units in a condo building must be owner-occupied
- No single owner can own more than 10 percent of the units
- All of a condo development's amenities -- everything from pools to fitness centers -- must be completed if the development is more than a year old

Even if a condo building does qualify for Fannie Mae financing, the owner will have to come up with a larger down payment than if asking for a mortgage loan for a single-family home. If a down payment of at least 25 percent of the condo unit's purchase price is not paid, there will be assessed a stiff penalty: 0.75 percent of the loan amount at the closing table or a higher interest rate of about 0.25 percent. These rules hold true, too, for Freddie Mac financing. Condos that are not approved for Fannie Mae, Freddie Mac or FHA financing are known as "nonwarrantable." It's not easy to get a mortgage for such units. A bank or lender will need to be secured that is willing to lend money even with the knowledge that Fannie Mae or Freddie Mac will never be interested in buying the loan from them. Buyers will need good credit, too. Lenders today consider a FICO credit score of 740 or higher to be an excellent one. Buyers will expect to need a score that high if attempting to gain financing from a lender for a "nonwarrantable" condo unit. Monthly debts, including new estimated mortgage payment, must equal no more than 43 percent of gross monthly income.⁴

Among single family alternatives, the study forecasts that 470 units will be added over the 2016-2021 time period with 56% of all sales occurring at prices under \$250,000, and only 6.0% of sales at prices in excess of \$500,000. On the north side of the City, one area of concern regarding single family home lot sales is the geographic boundary of the Freedom Area School District (FASD). The FASD encompasses all of the Town of Freedom and parts of the Towns of Center, Kaukauna, Oneida, Osborn and part of the City of Appleton. Lots within the FASD on the north side of the City are not selling as fast as anticipated, according to interviews with the Fox Valley Realtor Association.

Tenure

Appleton residents tend to own their homes. According to the 2014 American Community Survey, 67.9% of Appleton's homes were owner occupied while 32.1% of Appleton's households were rented. This is almost identical to statewide percentages. The vast majority of properties in Appleton and surrounding communities were occupied. Only 1.9% of owned homes were vacant, while the rental vacancy rate was 4.6%.

Length of tenure may provide some insight into the existing housing that may be coming onto the market in future years. The 2014 American Community Survey identifies 1,373 households (or about 4.5% of the total) who had lived in their home since 1969 or earlier. Another 4.1% (1239 households) moved in between 1970 and 1979. Many of these will be aging homeowners who may be considered likely to sell as they move to retirement housing.

Future Needs

Age and family status are closely related to housing, and people follow a typical pattern in their housing selection. As children they live with their parents, tending to move out to rental housing as they enter adulthood. A first home purchase will typically occur as they begin to form households. According to Zillow, the average age of a first-time home buyer in the United States is 33 years, which follows an average period of six years during which Americans typically rent. The first home purchase is often followed by a move to "upgrade" during the prime earning years. Retirement

⁴ <https://www.mortgageloan.com/condo-mortgages-can-be-challenge-9853>

brings yet another move. This may be to a final home, or for some older retirees, to retirement housing or nursing care.

This cycle is important in that it creates turnover in the housing stock, freeing up properties for other buyers. Most of the homes purchased are existing homes. However, it is also important to understand how generational preferences for housing vary. The future desirability of neighborhoods and communities is going to be influenced by the degree to which the existing housing stock meets the desires of future home buyers.

Demographic Preferences

Housing preferences vary among different groups of people. Demographers note that the main distinctions are based on age and ethnicity. Each generation has a preferred set of characteristics they like to see in their housing, while ethnic differences are less pronounced. Multiple analyses of generational preferences in housing (for example, research conducted by the National Association of Realtors, the National Homebuilders Association, the Joint Center for Housing Studies of Harvard University, the Fannie Mae Foundation and others) can be used to help understand the future demand for housing. This research is summarized in this section of the *Comprehensive Plan*.

Appleton's oldest residents were born during the Great Depression and World War Two years. This is the generation of the "American Dream" of a detached single-family home in a suburban setting. Now in their retirement, many members of this cohort have left their homes for condominiums or retirement facilities. This was a generation that was inclined to move to Arizona or Florida upon retirement. As they enter their eighties or later years, though, many are returning to be closer to family.

The baby boom generation (1945 to 1964) tended to follow the lead of their parents in choosing a suburban home. The wealthiest of generations, they set a precedent for ever larger homes, often upgrading as they entered their forties. According to a 2012 study by the Urban Land Institute⁵, many baby boomers want to remain in their current neighborhoods, creating "naturally occurring retirement communities," creating a demand for renovations that allow them to "age in place," including modifications for accessibility and live-in caretakers (perhaps suggesting a demand for accessory housing units). Many boomers, on the other hand, have sold their homes and moved into downtowns, while others have gravitated to suburban town centers which incorporate aspects of urban living.

Looking at housing preferences, many boomers have been attracted to college towns since the mid-1990's. Besides continuing education and cultural activities, they are drawn to college towns to be close to their children and grandchildren. Newer construction and smaller units located near downtown and Lawrence University may be appealing to this demographic.

Generation X (1965 to 1980) is unlike previous generations. Marrying later and having fewer children, these are the home buyers who have fueled a return to central cities. Many people in this generation value active urban environments and mixed-use development, and are not as inclined to want the maintenance responsibilities of a detached home and large yard. Additionally, the small rooms in many of Appleton's older homes may not appeal to X-ers, who prefer open and multi-functional spaces. The characteristics of this generation suggest the potential for extensive

⁵ <http://uli.org/wp-content/uploads/ULI-Documents/HousingInAmericaFIN.pdf>

renovation of existing homes as well as the potential for urban multi-family infill housing or redevelopment on sites such as the industrial flats on the Fox River.

Generation Y (millennials) (1981 to 1995) is in the early years of entering the housing market. Most are renters, although some have purchased homes, and a majority will enter their prime home-buying years over the lifespan of Appleton's Comprehensive Plan. Compared with other generations, however, millennials are more likely to be single and older when they purchase their first home. Research suggests that they will be attracted to walkable neighborhoods where they are less car dependent. As millennials begin having children, parks, education, trails, and safety will become priorities.⁶

Among ethnic groups, the most significant differences are seen among Hispanics. Nationally, the Hispanic population is growing faster than any other group, and the same holds true in Appleton. Because of cultural norms as well as ongoing immigration and typically lower incomes, it is not uncommon for multiple generations and extended family to share a single home. This may prompt a demand for homes with a larger number of bedrooms or accessory living units. Larger household sizes may generate concerns about overcrowding or provision of adequate off-street parking.



Appleton's exceptional park system contributes to strong neighborhoods throughout the City.

Interestingly, research concerning the housing preferences of person with Asian ancestry suggests that there are no significant differences from that of the general population.

More recently, housing trends have shifted toward multi-family homes. Between 2000 and 2008, 61% of building permits in the City of Appleton were for 1 unit buildings. Between 2010 and 2014 this number was 30.1%. Over the preceding twelve-month period, a total of 86 existing townhome/condominium units were sold through the resale market in the City of Appleton, representing only 7.8% of residential sales in the city. The average unit sold included 1,674 square feet of living area and closed at an average price of \$173,342. This yields a value ratio of \$103.54 per square foot. The average listing was on the market for 137 days, and sold for a very high 99.0% of the listing price, again indicating a generally healthy market. By price, we find the highest concentration of sales in the \$50,000-\$99,999 range which recorded 24 sales reflecting a 24.4% market share. At prices exceeding \$200,000, we note 33 sales, accounting for 38.3% of City of Appleton sales.

Rental apartment demand is expected to total 570 units over the next five years, an average of 114 units annually. Between July 2015 and August 2016, approximately 197 apartment units were rented, according to the data presented from Trulia.com, above. The conservative estimate of 114 per year over the next five years is based on previous demand and market supply. Existing new construction occurring in the market will account for nearly two-thirds of the demand identified.

⁶ <http://urbanland.uli.org/economy-markets-trends/evolving-housing-preferences-millennials/>

New, currently unplanned units will make up the difference and it is unpredictable at what rate they will be consumed.

Future Housing Needs

A review of past housing trends and housing preferences, together with input from area realtors, developers, and builders, helped identify several factors which will likely shape housing development and redevelopment in Appleton in the future. Significant findings include:

- In terms of housing demand over the past five years, there has been a strong uptick in demand for single family housing. Younger buyers tend to prefer older homes that need minimal remodeling. Many younger buyers are severely limited in what they can afford. Likewise the demand for multi-family has increased, with a modest increase in demand for condominiums as well. There is likely to be a continued demand for detached condominium homes as well as rental units to meet the desires of aging baby boomers (and those slightly younger), as well as younger couples. Condo style communities that offer single family homes with a homeowners association to coordinate lawn care and snow removal are also increasingly in demand.

The aging population is also creating demands for home improvements related to accessibility and aging in place, such as bathrooms and entryways. Remodeling has become a significant component of the housing market and that trend is anticipated to continue, along with demand for single level living arrangements. More and more buyers are planning to age in place, taking future needs into consideration in the design and amenity mix of their homes.

- In terms of new sites for housing development, the north side of Appleton is where the City's greatest potential for conventional single family housing exists. However, there are several barriers which are impeding development. One is the issue of school districts. A portion of the developable land on the City's north side lies within the Freedom School District, which seems to be limiting the appeal for new housing development. Second is the cost of new development, which is perceived to be higher than the surrounding communities.

In terms of other areas, there has been and will likely continue to be a demand for additional housing along the Fox River. There is also likely to be a need for additional higher density market rate residential development in the downtown area, where quality design is provided in close proximity to shopping, entertainment, and recreation. Finally, the southeast portion of the City also provides limited opportunity for new housing development due to existing boundary agreements.

- Affordable housing, which is examined in more detail below, is also seen as a concern for the future which will shape future housing needs. Development costs are rising, making much of the City's new housing unaffordable to many homebuyers. There is a need for developments that people can afford with income levels which are less than what you see in a lot of the new subdivisions in Appleton. The surrounding communities have more affordable housing options and therefore are attractive to many prospective buyers.

Housing Affordability

Affordable housing is generally defined as housing that can be purchased or rented by a household expending no more than 30% of its pre-tax income on rent or a mortgage. In this context, affordability should not be confused with

housing for low-income individuals. It is the amount that a household can comfortably afford to spend on housing. Households spending more than 30% of their income on housing are often referred to as "burdened," with households spending more than half of their income on housing costs described as severely burdened.

While housing costs in Appleton are generally considered to be affordable, the statistics indicate many residents pay a disproportionate amount of their income on housing.

In terms of rental affordability, 57% of renters spend 30% or less of their income on housing, while 43% spend over 30% of their income on housing (compared with 48.2% state-wide). Over one-fifth (21%) of renters spend 1/2 or more of their income on rent.

In terms of home ownership, 73% of owners spend 30% or less on their homes, while 27% of owners spend over 30% of their income on housing (compared with 42% state-wide).

Gross Rent as a Percentage of Income

Census Block Groups Visible Within Appleton

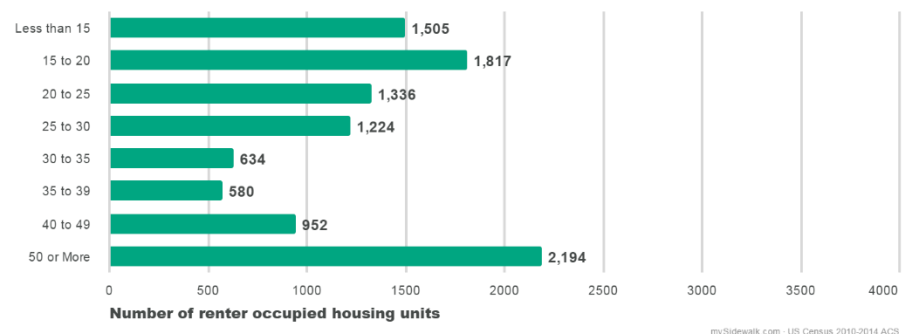


Figure 3 Data Source: U.S. Census Bureau, 2010-2014 American Community Survey (ACS) 5-Year Estimates.

Selected Monthly Ownership Costs as a Percentage of Income

Appleton

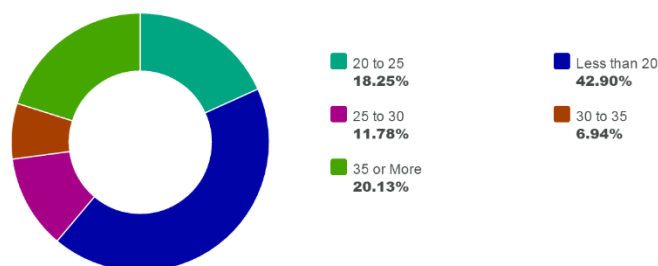


Figure 4 Data Source: U.S. Census Bureau, 2010-2014 American Community Survey (ACS) 5-Year Estimates (Owner-Occupied Housing Units)

Home Ownership

The 2014 American Community Survey reports that there are 13,666 (70%) housing units in Appleton with a mortgage. The median home assessed value stood at \$137,900 and the prevailing rate on a 30-year fixed mortgage was 3.56%.

For owner occupied housing, 27% of those housing units with a mortgage are costing owners more than 30% of their household income. Another 15% of owner-occupied units without a mortgage are costing owners more than 30% of their housing incomes.

According to Zillow, there are approximately 379 houses currently (September, 2016) for sale in Appleton. For sale single-family homes range in listing price from \$39,900 to \$1.65 million. Condominium listings started at \$59,000 and topped out at \$465,000.

According to statistics provided by the Multiple Listing Service (MLS) of the Realtors Association of Northeast WI, a total of 1,022 existing single family homes were sold over the past twelve months in the City of Appleton. Among all sales we note an average price of \$150,744, and an average unit size of 1,908 square feet. This yields a value ratio of \$79.00 per square foot. Further, the average unit sold for a very high 98.0% of its listing price and the average number of days on the market averaged a respectable 104, indicating a generally healthy market. By price range, the \$150,000 to \$199,999 bracket included 452 sales, reflecting a 44.2% market share. At prices under \$150,000, 247 sales were generated, accounting for 24.2% of the total. Finally, 185 sales were recorded at prices exceeding \$200,000, yielding an 18.3% market share.

Rental Housing

Rental housing may be found in a wide range of pricing and styles within Appleton. This includes single-family homes and large multi-unit buildings, appealing to the needs and preferences of many diverse renters. Rental units are distributed throughout the community.

Within the City of Appleton, the median monthly rent in 2013 was \$549. 66.3% of all units were within \$400-\$699 monthly rent range, while rent for 21.3% of all units was above \$700 (U.S. Census Bureau and ESRI).

Appleton Housing Authority

The Appleton Housing Authority was established by the Common Council on July 7, 1967, originally to address the need for senior housing as that population swelled. In 1974 it began to receive and allocate funds under the Section 8 Program for affordable rental housing. Today, the Appleton Housing Authority operates 547 units under the Section 8 Housing Choice Voucher Program, 50 Veteran Assistance Supportive Housing (VASH) Vouchers, 153 Senior Public Housing units, 57 Scattered Site Family Housing units, 70 units under the Section 8 Substantial Rehab Program, an Affordable Homeownership Program, and an active Family Self-Sufficiency Program.



Figure 5 Appleton's housing stock includes a variety of rental housing options, many of which are located within single family residential neighborhoods.

The Appleton Housing Authority "is an independent governmental agency governed by a five-member board, which is appointed by the Mayor of Appleton. The Appleton Housing Authority requires no municipal tax dollars to operate and receives its funding from the Department of Housing and Urban Development (HUD) and from the rent it collects each month from housing owned by the Authority.

Since the Appleton Housing Authority's primary source of funding is government revenue, HUD is responsible for the ongoing monitoring of the operations of the agency. Management and financial reporting and reviews are conducted periodically by HUD, as well as an independent audit each year in accordance with the Federal Single Audit Act."

Section 8 Housing Choice Voucher Program

The Section 8 program provides assistance for low income households in the private rental market through vouchers that subsidize rental payments. Participating households pay approximately 30% of their income toward rent and utilities. The Section 8 Program pays the balance of the rent to the landlord. In order to be eligible, household income cannot exceed 50% of the county median income, adjusted for family size. The Appleton Housing Authority has a limited number of vouchers that it can issue. As of September 1, 2014, there were 686 applicants on the waiting list for Housing Choice Vouchers (HCV) at the Appleton Housing Authority. 59% of the applicants are families with children. 6.85% of applicants are elderly families with an additional 15% in the near elderly category of 55-62 years of age. 22% of applicants are families with disabilities. Housing under the Section 8 Program is provided by private rental property owners who agree to participate in the program.

Scattered Site Housing Public Housing

The Appleton Housing Authority owns 48 rental units that it rents to low-income households. Rent and utility costs for the housing units are based on 30% of the program participant's adjusted monthly income. Annual income may not exceed 50% of the median income for the metropolitan area. The available units are distributed throughout the City of Appleton, so as to not concentrate low income housing in any one area.

Affordable Senior Housing

Appleton Housing Authority owns and manages two rental properties specifically for seniors. Oneida Heights and recently constructed Riverwalk Place offer rental rates at 30% of the person's adjusted income. Rent includes appliances and utilities (electricity not included at Riverwalk Place). Oneida Heights is located on the north side of Appleton's downtown, while Riverwalk Place is located in the new Eagle Flats Development on the south riverfront.



Riverwalk Place provides affordable senior housing

Family Self Sufficiency

This program is intended to link housing and other resources in a way that will help people move from assistance to self-sufficiency. It includes a number of resources including:

- Case management/life skills, Mentoring, Career counseling
- Childcare assistance, Health services, Continuing education

- Financial incentives, Transportation, Job Training
- Support groups, Workshops

In return for this assistance, participants are required to sign a contract agreeing to report any changes in income and to work to become free of assistance.

Homebuyer Program

The Appleton Housing Authority has initiated a program to assist low-income households in making a home purchase. The Homebuyer Program makes funds available through a no-interest loan with deferred payments. Loan funds may be used for a down payment or for eligible home repairs. Many local banks have agreed to offer lowered interest rates and reduce or waive fees for these buyers. Since 1993, the program has helped over 450 households reach their dream of owning a home.

Homeless Persons

An estimated 350-360 people are currently struggling with homelessness in the Fox Cities. For these people, services are organized along a “continuum of care” as defined by the Department of Housing and Urban Development. The Continuum of Care (CoC) Program is designed to promote communitywide commitment to the goal of ending homelessness; provide funding for efforts by nonprofit providers, and State and local governments to quickly rehouse homeless individuals and families while minimizing the trauma and dislocation caused to homeless individuals, families, and communities by homelessness; promote access to and effect utilization of mainstream programs by homeless individuals and families; and optimize self-sufficiency among individuals and families experiencing homelessness. This continuum begins with emergency shelter programs that provide overnight temporary shelter, continues through transitional housing programs that provide longer-term temporary housing, and on to permanent affordable rental housing.

Additional Housing and Neighborhood Programs

Beside the Appleton Housing Authority, several other organizations provide support for home ownership, rental, homeless, and other needs in the community. The following is a summary of some of these programs.

City of Appleton Homeowner Rehabilitation Program

The City of Appleton operates a program to help property owners maintain their homes. The Homeowner Rehabilitation Loan Program provides financial and related technical assistance for low- to moderate-income homeowners in the City of Appleton for the rehabilitation of their property. Income, equity, and asset limits apply to the homeowners.

Financial assistance is provided in the form of a 0% interest, deferred payment loan. The City places a lien on the property for the amount being spent on the rehabilitation, and the owner pays the loan back when the property is sold or vacated. This allows the City to assist property owners with maintaining and/or increasing their property values. When loans are repaid, the City recycles those funds into future properties. Priority is given to lead-based paint hazards, roofing, foundation, electrical, plumbing, heating, windows, doors, insulation, interior walls/ceilings, private sidewalk, driveway, porches, siding, exterior trim, etc. Since the program's inception in 1979, the City has rehabilitated over 1,000 homes and generated approximately \$6 million in outstanding loans that will be repaid to assist future program participants. The City rehabilitated 23 housing units in 2015 and spent over \$300,000 on home improvement loans. The goal for 2016 is to rehabilitate an additional 24 housing units.



Figure 6 Union Square provides affordable housing through use of the IRS Section 42 Housing Tax Credit Program. The development, located in the Historic Central Neighborhood, provides quality housing near job opportunities, shopping, public transit and schools.

Community Outreach Temporary Services (COTS)

COTS was founded in 1999 to provide shelter for homeless people in Outagamie, Winnebago, and Calumet Counties. It currently offers transitional shelter for 58 persons in two facilities.

Homeless Connections

Homeless Connections' mission is to end homelessness by connecting individuals and families to resources that promote self-sufficiency and prevent future episodes of homelessness. Homeless Connections, formerly known as the Emergency Shelter of the Fox Valley, was established in 1981 as a non-profit organization to provide men, women and families experiencing homelessness, safe shelter, food and basic necessities. Originally, Homeless Connections operated using a hotel/motel voucher system and all clients were provided shelter at local motels. In 1997, Homeless Connections built its current 78 bed shelter facility located at 400 N. Division Street in Appleton and added three additional core programs; Case Management Services, Prevention and Street Outreach.

Fox Valley Warming Shelter

The mission of the Fox Valley Warming Shelter is to provide overnight, temporary shelter to adult men and women who are homeless and collaborate with community resources to pave a path toward self-sufficiency. Established in 2008, the Warming Shelter is open year-round from 5 pm to 8 am every day. To qualify to stay at the shelter, a person has to be 18 or older, clear of any arrest warrants and able to take care of him or herself. Clients are provided dinner and a mat to sleep on. Capacity is 60.

Fair Housing Center of Northeast Wisconsin

The Fair Housing Center of Northeast Wisconsin investigates complaints of housing discrimination, provides rental management programs for property managers, and education to explain fair housing.

Fox Cities Housing Coalition

The Fox Cities Housing Coalition's mission is to "promote the most efficient and cooperative use of resources, both fiscal and human, by non-profits, businesses and local units of government, and to enhance housing stability and opportunities for all persons in the Fox Cities Community." The Coalition provides information and advocacy, and brings together several partners in the Fox Valley to address housing needs.

Fox Valley Apartment Association

The Fox Valley Apartment Association is a group of around 200 property owners and managers who are responsible for over 8000 rental units throughout the Fox Valley and surrounding areas. The group consists of owners who own a single unit to those who manage several hundred units. The mission of the FVAA is to unite the owners and managers of residential rental property in the purpose of advancing the general welfare of the rental housing industry and promoting and environment conducive to the business success of its members.

Greater Fox Cities Area Habitat for Humanity

Fox Cities Habitat for Humanity is an innovative leader in diverse housing solutions by empowering families and inspiring community wide action to break the cycle of poverty. Habitat works with low-income community members working towards both homeownership and current homeowners in need of home repair.



Figure 7 Pocket neighborhoods can help revitalize underused lots within existing neighborhoods (Source: www.lifeedited.com)

Habitat for Humanity has an active presence in the Fox Valley. A non-profit organization affiliated with Habitat for Humanity International, the

Greater Fox Cities Area Habitat for Humanity builds houses using volunteer labor and funds raised locally. These houses are sold at no profit and no interest to a partner family chosen through a nondiscriminatory selection process. Participants are required to put in a number of sweat equity hours and make a down payment of \$500. Homeowners are required to pay monthly mortgage payments and obtain homeowners insurance. Since 1993, the Greater Fox Cities Area Habitat for Humanity has constructed over 100 homes in the Fox Valley. In 2009 they intend to construct 14 new homes.

The organization also organizes Rock the Block events where residents, municipalities and community partners collaborate with Habitat in targeted neighborhoods during a concentrated

period of time to complete home repair and preservation projects for low income homeowners, and community projects to improve and beautify the neighborhood surrounding the homes.

Neighborhood Partners

Neighborhood Partners is a grassroots, asset-based approach to transforming communities at the neighborhood scale. Neighborhood Partners builds the capacity and leadership of neighbors to transform the place where they live and gathers nonprofit, corporate and government resources to support the work. Neighborhood Partners became a permanent program of Goodwill NCW in November 2015.

Rebuilding Together Fox Valley

The mission of Rebuilding Together Fox Valley is to bring volunteers and communities together to improve the homes and lives of low-income homeowners in the Greater Fox Valley area. The vision is a safe and healthy home for all individuals. Rebuilding Together Fox Valley provides critical home repairs to qualified low-income homeowners at no cost, allowing them to remain in their own homes.

The Housing Partnership of the Fox Cities, Inc.

The Housing Partnership was formed in 1987 as a non-profit organization to bring together community members to “revitalize neglected homes in established city neighborhoods.” The organization seeks to address housing affordability needs for working families. It is funded through private contributions, grants, and volunteer support.

The Housing Partnership operates three programs that provide different levels of opportunity and support. In all three programs families pay 30% of their monthly income toward rent.

- The Affordable Rental Program is available to families that have an income level below 50% of the county median income. Families in the Affordable Rental Program generally do not have a need for supportive services, they just need time to obtain gainful employment which can support a move to market rate housing.
- Permanent Supportive Housing is available to potential tenants who are homeless and mentally or physically disabled. Individuals and families receive supportive services including case management and life skills training. There is no maximum length of stay in this program as long as families maintain good tenancy.
- The Transitional Housing Program is the signature program of the Housing Partnership. This program not only provides affordable housing, but also provides case management and life skills training to help individuals break the cycle of poverty. In order to qualify for the Transitional Housing Program families must be homeless. Families must have incomes below 30% of the county median income and the head of household must be at least 18 in order to qualify for this program. Tenants can stay in the Transitional Housing Program for 18 months. Families in this program receive supportive services from our case manager and life skills coordinator.

The Housing Partnership provides case management to connect tenants to community resources that help them find employment, access transportation, receive essential mental health/health care, learn parent skills, and receive tenant training. Life skills training provides assistance with daily living skills in three areas: serving as a representative of the landlord, life “health” practitioner, and returning to the occupation of living. Life skills training includes home health and safety, budgeting, coping skills, education (often helping tenants find resources to complete their

GED or HSED, employment skills (like resume writing and interviewing skills), and time management. Returning to the “occupation of living” means promoting independence and self-sufficiency. The goal of our life skills training program is to give families the opportunity to successfully move from transitional to mainstream housing.

Twice a year, the Fox Cities Housing Coalition holds a Point-In-Time Count to identify the number of homeless individuals and families within our community. Steadily increasing over recent years, this count reveals that, on average, approximately 350-360 individuals are currently struggling with homelessness in the Fox Cities. Project RUSH, or Research to Understand and Solve Homelessness, is a research project aimed at better understanding the current need and availability of affordable housing in the Fox Cities. The project uses surveys to learn more about the “hidden homeless” in the community as well as gain a deeper understanding of the individuals and families currently experiencing homelessness.

United Migrant Opportunity Services (UMOS)

UMOS is a private, non-profit corporation established in 1965 to advocate for and provide services to Hispanic migrant and seasonal farm workers in Wisconsin. Today, UMOS offers diverse programs and services to diverse populations. UMOS' mission is to provide programs and services which improve the employment, education, health, and housing opportunities of under-served populations. Currently UMOS operates programs to assist low-income individuals and families as they gain economic self-sufficiency.

The UMOS housing department began in response to the chronic need experienced by migrant workers coming to Wisconsin. Many migrant workers experienced homelessness early in each season, and UMOS' supportive services often became overburdened as a result. In response, UMOS sought a more systemic solution to the migrant housing issue by developing farm labor housing for migrant families.

UMOS's efforts now impact the total spectrum of housing needs for its service populations, including not only provision of supportive services, but the development of physical assets for housing and other service delivery, advocacy, education for renters and home-buyers and home financing.

United Way Fox Cities

Each year the Federal Emergency Management Agency (FEMA) designates funding to local communities for non-disaster related food and shelter through the Emergency Food and Shelter Program (EFSP). United Way's role is to staff the distribution of these funds in collaboration with the primary service providers. A formula involving population, poverty, and unemployment is applied to determine the eligibility of local jurisdictions for EFSP funding. United Way Fox Cities works with two local EFSP Boards to distribute funding to three counties, the EFSP Board for Winnebago County and the EFSP Board for Calumet and Outagamie Counties.



Figure 8 An example of successful market rate in-fill housing (Whitney Park townhomes, Green Bay)

Valley Home Builders Association

Valley Home Builders Association (VHBA) was chartered in 1973 to promote, protect and preserve the home building industry in the greater Fox Cities area. A not-for-profit corporation, VHBA is a professional organization representing the building industry in the greater Fox Cities area. VHBA is the source for information on building issues, trends and innovations. VHBA provides its members with programs and services to enhance their ability to conduct business with integrity and professionalism.

WHEDA Tax Credit Supported Housing

Some of the affordable housing available in Appleton has been created through affordable housing tax credits available through the State of Wisconsin. The Affordable Housing Tax Credit Program is a competitive program that allocates federal income tax credits to developers. In exchange for receiving the tax credits, developers agree to reserve a portion of their housing units for low- and moderate-income households for at least 15 years. Projects that mix affordable and market rate rental units are common, with non-tax credit units rented at market rates without income limits. There are a total of 495 tax credit supported rental units in Appleton. Of these, 163 are available only to seniors.

Homebuyers in Outagamie County have been awarded the fourth highest number of Single Family WHEDA Advantage Loans, totaling the fourth highest dollar amount in the state. Following behind Milwaukee County, Dane County and This loan program is assisting single family homeowners in acquiring a single family home or duplex with low fixed 30 year rates for home buyers based on income eligibility guidelines.

Neighborhoods

Large communities are generally comprised of neighborhoods that may be defined by the housing found there, proximity to some natural or man-made feature, political boundaries, or other characteristics. Neighborhoods may be informal or officially recognized by local government. There are many advantages to establishing neighborhood areas within a community, including formation of a sense of community, strengthening relationships between residents of the area, improving communications between residents and local government, providing a vehicle for coordinated action, and promoting neighborhood improvement.

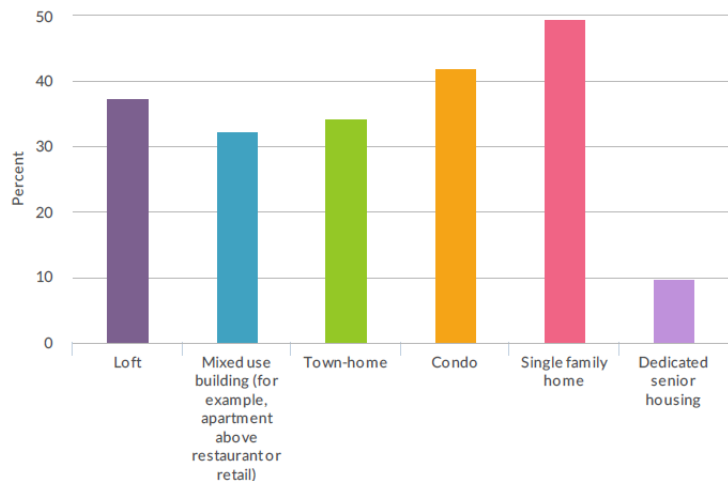


Figure 9 Community survey respondents were asked if they would consider living downtown and if so what type of housing they would prefer. Over half (53%) said yes, with single family housing identified as their top preference for housing type.

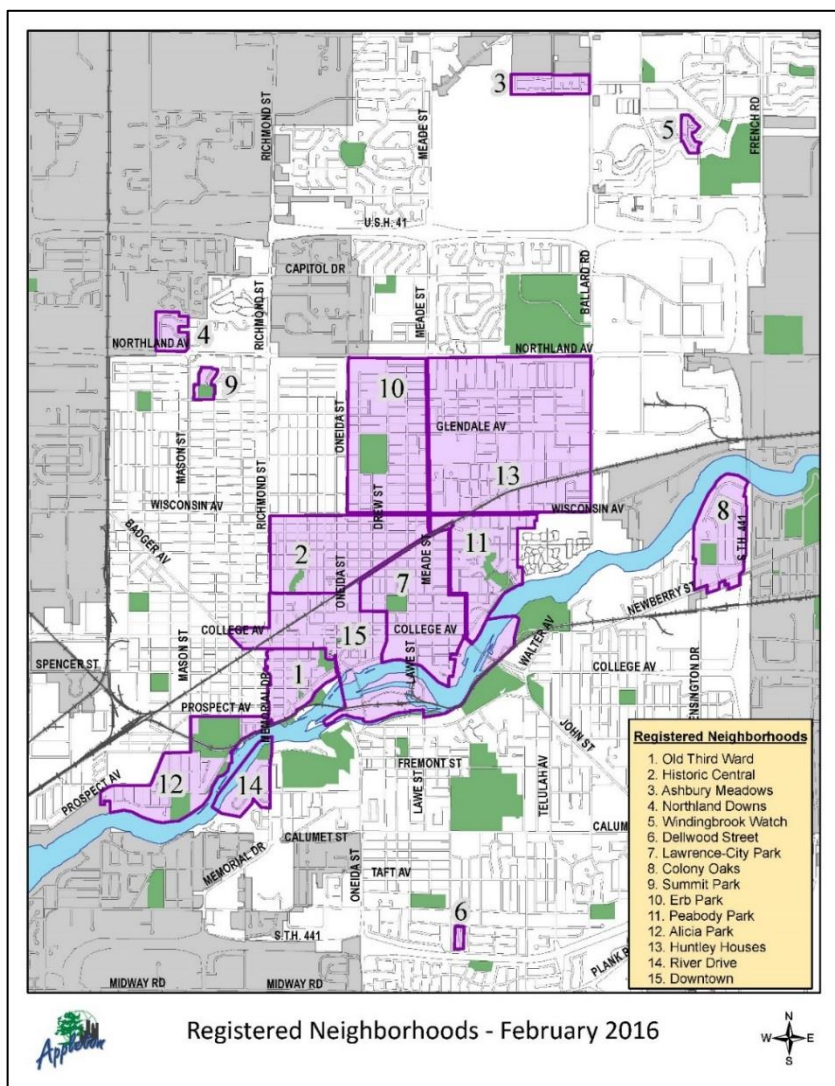
The Old Third Ward is an example of a neighborhood within the City of Appleton. It is bounded by Appleton Street, Memorial Drive, Lawrence Street, and the Fox River. The Old Third Ward Neighborhood Association originally formed to counter encroachment by governmental uses into residential areas. These efforts were partially successful, however several homes were

demolished including two historic homes. The Association has continued to address issues of concern to neighborhood residents.

The City Park District was added to the National Register of Historic Places in 2002. The district encompasses 455 acres and 139 buildings, the greater majority being residential. The area is significant for its architecture, including the Queen Anne style. At the center of this district sits City Park, a longtime favorite of residents.

The City of Appleton's Neighborhood Revitalization Program, launched in 1996, was originally intended to keep Appleton's central city neighborhoods healthy and vibrant. The program targeted neighborhoods, created a working action plan that brings multiple resources into the area, and worked with neighborhood stakeholders and City departments for a two-year period.

In 2012, the structure of the program changed following a significant reduction in CDBG funding to support this program. Staff worked to retool the program based on the limited resources available and the name was changed to the City of Appleton Neighborhood Program. The Neighborhood Program allows neighborhoods to self-register and determine their own boundaries. The goal of the program is to foster communication between neighborhoods and City Hall. Current activities of the Neighborhood Program include the Neighborhood Grant Program, which focuses on improving publicly accessible property in low-to-moderate income (LMI) areas and removing spot blight in non-LMI areas. The Neighborhood grant program is funded in part through Community Development Block Grant funds. A nominal amount of funding is also available from the general fund to support projects that are not CDBG eligible.



There are currently 15 registered neighborhoods in the Neighborhood Program, including Old Third Ward, Historic Central, Ashbury Meadows, Northland Downs, Windingbrook Watch, Dellwood Street, Lawrence-City Park, Colony Oaks, Summit Park, Erb Park, Peabody Park, Alicia, Huntley Houses, River Drive, and Downtown.

Park, Huntley Houses, River Drive, and Downtown. Expanding this program can accomplish several important objectives including:

- Providing an organization to help the City in disseminating information, receiving public input, and working cooperatively with residents to identify and act on neighborhood priorities;
- Fostering a greater sense of community and neighborhood identity through greater social interaction.

The Appleton Neighborhood Academy, typically offered every other year, is a learning series that provides knowledge and tools to help neighborhood leaders create a better place to live, work, and play.

Objectives and Policies

Appleton will provide a variety of rental and ownership housing choices in a range of prices affordable to community residents, and ensure that existing housing is adequately maintained in terms of physical quality and market viability. This will be carried out through the implementation of the following goals, objectives, and policies:

5.1 OBJECTIVE: Continue efforts to ensure an adequate supply of housing affordable to all income levels in the community.

- 5.1.1 Monitor the balance between household incomes and for-sale housing or market rents to identify trends that may impact affordability.
- 5.1.2 Continue to support a variety of housing programs to defray the costs of rental housing or home ownership.
- 5.1.3 Continue to support and partner with programs that provide assistance to homeless persons in the community. Support regular evaluation of programs and tools, such as Project Rush, to document impacts and outcomes, as well as better understand the needs.
- 5.1.4 Continue for development of affordable housing throughout all areas of the City.
- 5.1.5 Continue to participate in the Fox Cities Housing Coalition
- 5.1.6 Continue to support the programs of the Appleton Housing Authority including housing vouchers, public housing, home ownership, and family self-sufficiency.
- 5.1.7 Continue to support private sector investment in market rate housing to stabilize and enhance property values and encourage other neighborhood investments.

5.2 OBJECTIVE: Work proactively to prevent decay of the City's housing stock and blight conditions within neighborhood areas.

- 5.2.1 Monitor property maintenance conditions in neighborhoods, evaluate existing codes to determine their effectiveness in addressing property conditions, and ensure fair and consistent code enforcement.
- 5.2.2 Support existing programs to provide funding for home improvements for lower-income households.
- 5.2.3 Encourage and facilitate renovation and redevelopment that preserves and enhances the viability of existing housing and neighborhoods.



- 5.2.4 Encourage neighborhood leaders to become more proactive in reporting suspicious activity to the Police Department as well as code violations such as broken windows, unmowed lawns, parking of cars, trucks, boats, trailers and recreational vehicles, trash handling, barking dogs, and sidewalk deficiencies.
- 5.2.5 Support the efforts of the Appleton Redevelopment Authority (ARA) to condemn and acquire dilapidated properties in order to create desirable residential redevelopment sites.
- 5.2.6 Fund the ARA at a level that allows it to use statutory powers to acquire and consolidate properties to make them more attractive for redevelopment by private developers.
- 5.2.7 Continue to use federal funds directly and via partners to offer housing rehabilitation and replacement for low- and moderate-income family housing options.
- 5.2.8 Continue to educate property owners about historic tax credit benefits for eligible historic homes.
- 5.2.9 Support the formation of new designated historic districts as a means to incentivize reinvestment in older homes located in the central areas of the City.
- 5.2.10 In partnership with established neighborhoods, non-profits, homeowners, and others work to establish a balance between owner-occupied and renter-occupied housing. Efforts may include encouraging conversion of former single family residences from rental duplexes and triplexes back to owner-occupied units.
- 5.2.11 Develop policies which ensure that affordable housing programs and services are provided not just in central city neighborhoods but throughout the City.
- 5.2.12 Continue to partner with and encourage neighborhood associations, non-profits, and other organizations to engage in neighborhood planning and improvement projects.

5.3 OBJECTIVE: Provide a range of housing options that meet the needs and appeal to all segments of the community and allows residents to age in place.

- 5.3.1 Evaluate conditions under which it may be appropriate to allow accessory units (supplementary housing units that provide independent living accommodations and are integrated into existing single family neighborhoods) in some parts of the City.
- 5.3.2 Identify preferred locations and encourage urban infill and redevelopment to meet the needs of retirees and Generation X and Millennial buyers or renters, such as:
 - redevelopment sites on the north side of downtown or along Wisconsin Avenue, among other locations
 - redevelopment sites along the Fox River Corridor, including the industrial flats, that are suited to a variety of living options
- 5.3.3 Plan for a supply of developable land suitable for residential development.
- 5.3.4 Encourage through the land use plan and zoning ordinance the construction of a variety of housing types including rental housing, small lot homes, townhouses/rowhouses, apartments, pocket neighborhoods, live-work units, and tiny homes.

- 5.3.5 Support development of quality design for multi-family housing such that it integrates within existing neighborhoods thereby contributing to the maintenance of home values.

5.4 OBJECTIVE: Continue to expand the City's Neighborhood Program to establish and support neighborhood organizations as partners in carrying out City functions.

- 5.4.1 Provide assistance to help form neighborhood organizations that will work with City staff and elected officials to promote neighborhood vitality and encourage neighbors to watch out for each other.
- 5.4.2 Engage neighborhood areas to identify target activities on which residents and City government can partner to take action.
- 5.4.3 Continue to offer funding through the Neighborhood Grant Program to help carry out neighborhood improvement projects and encourage neighbors to connect.
- 5.4.4 As the Neighborhood Program continues to grow consider expanding the level of technical assistance to include neighborhood planning which results in sub-area plans, as well as the establishment of a neighborhood governance structure. Continue to work with and support non-profit partners which may play a key role in providing planning and implementation assistance to neighborhood groups.
- 5.4.5 Partner with Neighborhoods, non-profits, and area builders to develop and implement customized programs and interventions which support neighborhood priorities.
- 5.4.6 As the Neighborhood Program continues to grow consider expanding the financial and technical resources available to registered Neighborhoods to help them achieve their desired outcomes and priorities.
- 5.4.7 Encourage neighborhoods to establish identities through physical improvements including but not limited to gateway signage, district branding, beautification efforts, and the preservation and expansion of neighborhood landmarks.
- 5.4.8 In conjunction with registered neighborhoods, monitor neighborhood conditions and track changes over time. Metrics could include items such as crime/police calls, home values, new construction, housing tenure, vehicular accidents. Measures aimed at gauging the City's efforts at addressing neighborhood concerns should be developed and tracked as well.
- 5.4.9 Provide diversity education to neighborhood groups to ensure that organizing efforts are inclusive and create a welcoming environment for all.
- 5.4.10 Continue to promote efforts to learn from and share successes with other regional neighborhood development programs including those in Green Bay and Oshkosh.

5.5 OBJECTIVE: Promote downtown housing as a means to grow the tax base, support local businesses, and increase the overall vitality and image of the area.

- 5.5.1 Support implementation of the Downtown Plan chapter as it relates to housing policy and programs.
- 5.5.2 Utilizing the downtown redevelopment plan identified in the Downtown Plan chapter, partner with other agencies to develop a targeted housing plan in order to align resources and facilitate plan implementation. Coordinate plan development with the ARA, non-profits, and the private sector.

- 5.5.3 Amend the Central Business District zoning regulations to allow for ground floor residential development in some areas of downtown.
- 5.5.4 Consider utilizing the CBD zoning district in other areas of the City such as along Wisconsin Avenue in order to promote denser in-fill and housing development.