



AGENDA OF THE GREEN BAY HOUSING AUTHORITY

THURSDAY, JANUARY 21, 2021, 10:30 AM
Virtual Meeting. Public may join via Zoom.

A. Zoom Meeting Information.

1. This item contains documents which provide call in information and instructions for the Zoom Meeting.

B. Roll Call.

1. William VandeCastle - Chair, Terri Refsguard - Vice Chair, Sandra Popp, Erin Edwards and Stephen Srubas

C. Approval of the Agenda.

1. Approval of the agenda for the January 21, 2021, meeting of the Green Bay Housing Authority.

D. Approval of Minutes.

1. Approval of the minutes from the November 19, 2020, meeting of the Green Bay Housing Authority.

E. Regular Business.

1. Consideration with possible action on approval of the June 30, 2020, Audit Report.
2. Consideration with possible action on approval of the Housing Study.
3. Consideration with possible action on writing off delinquent tenant accounts effective February 1, 2021.

F. Informational.

1. GBHA Bills.
2. GBHA Financial Report.

3. Langan Report.
4. Director's Report.
5. Occupancy report.
6. Date of next meeting: February 18, 2021.

G. Adjournment.

- 1) THIS MEETING IS RECORDED: THE VIDEO OF THIS MEETING AND MINUTES ARE AVAILABLE ONLINE AT www.greenbaywi.gov
- 2) ACCESSIBILITY: Any person wishing to attend who requires special accommodation because of a disability, should contact the City Safety Manager at 920-448-3125 at least 48 hours before the scheduled meeting time so that arrangements can be made.
- 3) QUORUM: Please take notice that a majority or quorum of the Common Council will attend this Green Bay Housing Authority meeting and will constitute a meeting of the Common Council for purposes of discussion and information gathering relative to this agenda.
- 4) REPRESENTATION: The party requesting the communication, or their representative, should be present at this meeting.

Virtual Meeting Instructions

Green Bay Housing Authority



Zoom Meeting Information

Join Zoom Meeting

<https://us02web.zoom.us/j/81434999289?pwd=N0dIMGxWSS85SGswK2lZeGhZZUN0UT09>

Meeting ID: 814 3499 9289

Passcode: 483400

One tap mobile

+13017158592,,81434999289# US (Germantown)

+13126266799,,81434999289# US (Chicago)

Dial by your location

+1 301 715 8592 US (Germantown)

+1 312 626 6799 US (Chicago)

+1 646 876 9923 US (New York)

+1 669 900 6833 US (San Jose)

+1 253 215 8782 US (Tacoma)

+1 346 248 7799 US (Houston)

+1 408 638 0968 US (San Jose)

Meeting ID: 814 3499 9289

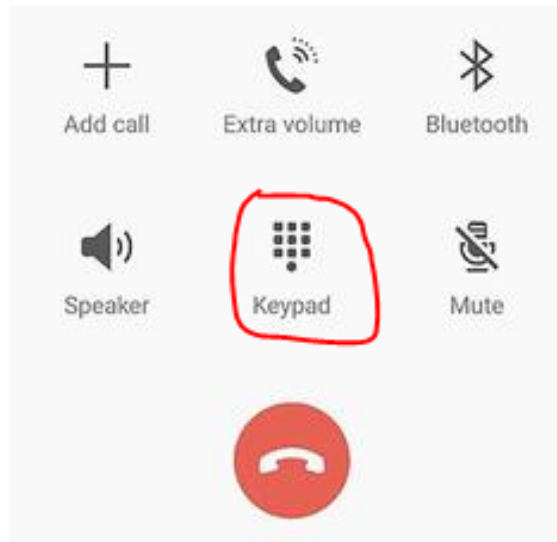
Find your local number: <https://us02web.zoom.us/j/81434999289>

Additional Information

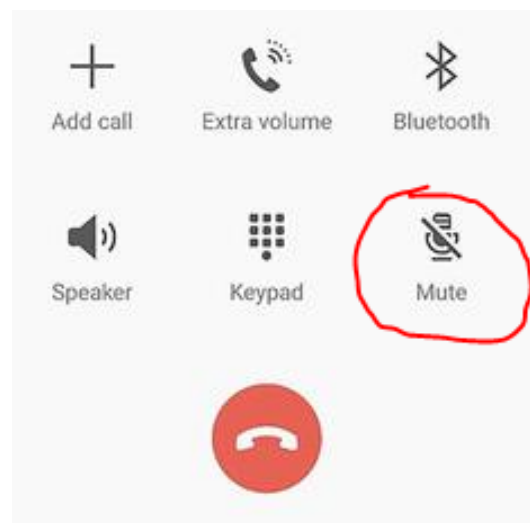
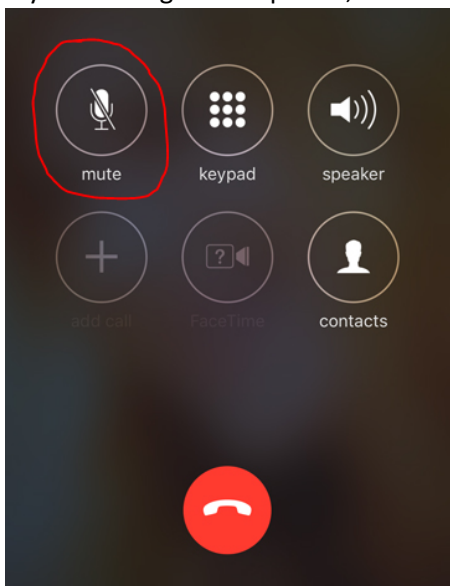
1. Wisconsin Open Meetings Law still applies
 - a. Persons interested in speaking to an item must give their name and address
 - b. Committee/Commission/Board members will still follow *Roberts Rules of Order*
2. All zoom meetings will have a password in the instructions. Please enter when prompted.
3. Please log into the Zoom meeting 10 minutes before the meeting starts to ensure proper technology is working.
 - a. If you are a Board Member, please log into [CivicClerk](#) with a computer, laptop, or tablet device.
4. Once you are in the meeting please mute yourselves.
 - a. You may unmute yourself when you are called upon to speak.
5. Waiting room
 - a. When you call in, all callers/participants will be placed in a “waiting room.”
 - b. Persons on the agenda will be admitted to the meeting, and then once the item is concluded, the host will permanently mute you from the meeting (you can still hear the meeting).
6. Using Zoom with a tablet or computer
 - a. Tablet—you will be asked to sign in. Download the app either with the Apple Store or the Play Store
 - b. Computer—you will be asked to sign in. You may download the app or click on the link to open Zoom in your browser.
7. Registering
 - a. The host may ask you to register for the meeting. A registration link will be sent to you along with the invite. You’ll receive another email confirming that you’re registered for the meeting.
 - b. If you’re using a phone, your registration will still be tied to an email.
8. Raising your hand
 - a. Committee members—you can either use CivicClerk and request to speak or you can “raise your hand” in the zoom meeting (you’d need to use a computer or tablet) to let the host know you’d like to speak. You can also un-mute yourselves and start speaking.
 - b. Persons on the agenda—you can “raise your hand” but you’d need to use a computer. You will be allowed to speak, per Wisconsin Open Meetings Rules, once the committee has “opened the floor for interested parties to speak.” Once the committee is finished with your agenda item, the host will mute you permanently, unless the committee opens the floor again.
9. What devices should I use?
 - a. Smart phone (please see more detailed instructions on page 3)
 - b. Land line
 - c. Tablet—well in advance of the meeting, please download the Zoom Meeting app before you join a meeting by using either the Apple Store or the Play Store. You will be asked to input your name, thus identifying you for the meeting. You’ll also be asked to verify your email.
 - d. Computer—well in advance of the meeting, please download the Zoom Meeting app, but you can also click on a link to open the Zoom Meeting in your browser. You will be asked to input your name, thus identifying you for the meeting.
 - e. For tablet and computer users—if you download the app you will be asked to verify your email.
10. Zoom etiquette
 - a. Muting yourselves when you’re not talking will prevent your background noise from interfering with others’ ability to listen to and participate in the meeting.
 - b. If you’re using a telephone, please identify yourself with your phone number and name before you speak. Zoom meeting hosts can see only your telephone number and will ask you to identify yourselves.
11. Closed session
 - a. Persons in the Zoom meeting will be put into a waiting room while the committee meets in Closed Session. Participants will be admitted back into the Zoom meeting once the committee reconvenes in Open Session.
 - b. Persons watching live on YouTube will see a gray screen with the City logo during closed session.
12. Persons interested in listening to the meeting can go to www.youtube.com/CityofGreenBay

Calling into the Zoom meeting using a smartphone

1. Dial the phone number listed at the beginning of this document.
2. When prompted, enter the Meeting ID number followed by #
 - a. If you're using a smartphone, you can access the keypad by clicking "Keypad" on your screen



3. Once you are in the meeting, notify the meeting host that you are in and state your name.
4. If you do not need to talk, please make sure your phone is on **Mute**
 - a. If you're using a smartphone, look at your screen and click the Mute button



- b. If you're using a computer, you should see a Mute button in the Zoom application





MINUTES OF THE GREEN BAY HOUSING AUTHORITY

THURSDAY, NOVEMBER 19, 2020, 10:30 AM
Virtual Meeting. Public may join via Zoom.

A. ZOOM MEETING INFORMATION.

I. This item contains documents which provide call in information and instructions for the Zoom Meeting.

B. ROLL CALL.

I. William VandeCastle - Chair, Terri Refsguard - Vice Chair, Sandra Popp, Erin Edwards and Stephen Srubas

Members present: William VandeCastle, Stephen Srubas, Erin Edwards, Sandra Popp, Excused: Terri Refsguard, Absent:None

C. APPROVAL OF THE AGENDA.

I. Approval of the agenda for the November 19, 2020, meeting of the Green Bay Housing Authority.

Moved by Erin Edwards and seconded by Sandra Popp to approve of the agenda for the November 19, 2020 meeting of the Green Bay Housing Authority.

Motion carried. Yes- William VandeCastle, Stephen Srubas, Erin Edwards, Sandra Popp, No- None, Abstain: None

D. APPROVAL OF MINUTES.

I. Approval of the minutes from the October 15, 2020, meeting of the Green Bay Housing Authority.

Moved by Stephen Srubas and seconded by William VandeCastle to approve of minutes for the October 15, 2020 meeting of the Green Bay Housing Authority.

Motion carried. Yes- William VandeCastle, Stephen Srubas, Erin Edwards, Sandra Popp, No- None, Abstain: None

E. REGULAR BUSINESS.

I. Consideration with possible action on approval of the Housing Study.

Moved by William VandeCastle and seconded by Sandra Popp to place the approval of the Housing Study on hold until the next Green Bay Housing Authority meeting.

Motion carried. Yes- William VandeCastle, Stephen Srubas, Erin Edwards, Sandra Popp, No- None, Abstain: None

2. Consideration with possible action regarding flat rents and utility allowances, effective January 1, 2021.

Moved by Erin Edwards and seconded by Sandra Popp to approve of the new flat rents and utility allowances to be effective for January 1, 2021.

Motion carried. Yes- William VandeCastle, Stephen Srubas, Erin Edwards, Sandra Popp, No- None, Abstain: None

F. INFORMATIONAL.

1. GBHA Bills.

Stephanie Schmutzer reported the GBHA Bills. No action needed.

2. GBHA Financial Report.

Stephanie Schmutzer reported the GBHA Financial Report. No action needed.

3. Langan Report.

Jayne Valentine presented the Langan Report. No action needed.

4. Director's Report.

Cheryl Renier-Wigg presented the Director's Report. No action needed.

5. Occupancy report for the month of November.

Jayne Valentine presented the Occupancy report for the month of November.

6. Date of next meeting: December 17, 2020.

G. ADJOURNMENT.

Moved by Stephen Srubas and seconded by Sandra Popp to adjourn the Green Bay Housing Authority meeting.

Motion carried. Yes- William VandeCastle, Stephen Srubas, Erin Edwards, Sandra Popp, No- None, Abstain: None



Report to the
Housing Authority
of the City of Green Bay

MEETING DATE

January 21, 2021

PREPARED BY

Stephanie Schmutzer, Staff

AGENDA ITEM # E.I

Consideration with possible action on approval of the June 30, 2020, Audit Report.

BACKGROUND

Hawkins Ash CPA's, an independent audit firm, has completed the annual audit for the Green Bay Housing Authority. There were no unusual findings. A summary of the audit information can be found in the Management Discussion and Analysis portion of the audit report. We are seeking approval of the June 30, 2020, audited financial report.

RECOMMENDATION

Staff is recommending approval of the audited financial report.

FISCAL IMPACT

ATTACHMENTS

1. 2020 FS-final
2. 2020 ML-final

**HOUSING AUTHORITY OF THE
CITY OF GREEN BAY
Green Bay, Wisconsin**

**FINANCIAL STATEMENTS
WITH INDEPENDENT AUDITORS'
REPORT**

JUNE 30, 2020

HOUSING AUTHORITY OF THE CITY OF GREEN BAY
Green Bay, Wisconsin

TABLE OF CONTENTS

JUNE 30, 2020

Page

2-4	Independent Auditors' Report
5-7	Management's Discussion and Analysis (MD&A)
	<u>BASIC FINANCIAL STATEMENTS</u>
8	Statement of Net Position
9	Statement of Revenue, Expenses, and Changes in Net Position
10-11	Statement of Cash Flows
12-18	Notes to the Basic Financial Statements
	<u>SUPPLEMENTARY INFORMATION</u>
19-20	Combining Statement of Net Position
21	Combining Statement of Revenue, Expenses, and Changes in Net Position
22-23	Combining Statement of Cash Flows
24-25	Statements and Certifications of Actual Modernization Costs
26	Schedule of Expenditures of Federal Awards
	<u>OTHER REPORTS</u>
27-28	Independent Auditors' Report on Internal Control Over Financial Reporting and on Compliance and Other Matters Based on an Audit of the Financial Statements Performed in Accordance With <i>Government Auditing Standards</i>
29-30	Independent Auditors' Report on Compliance for Each Major Federal Program and on Internal Control Over Compliance Received by the Uniform Guidance
31	Schedule of Findings and Questioned Costs



INDEPENDENT AUDITORS' REPORT

To the Board of Commissioners
Housing Authority of the City of Green Bay
Green Bay, Wisconsin

Report on the Financial Statements

We have audited the accompanying basic financial statements of the Housing Authority of the City of Green Bay (the "Housing Authority"), as of and for the year ended June 30, 2020, and the related notes to the financial statements, which collectively comprise the Housing Authority's basic financial statements as listed in the table of contents.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express opinions on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Housing Authority's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Housing Authority's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Opinion

In our opinion, the basic financial statements referred to above present fairly, in all material respects, the respective financial position of the Housing Authority as of June 30, 2020, and the changes in financial position, and where applicable, cash flows thereof for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Other Matters

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis on pages 5 through 7 be presented to supplement the basic financial statements. Such information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Other Information

Our audit was conducted for the purpose of forming an opinion on the financial statements that collectively comprise the Housing Authority's basic financial statements. The combining financial statements and statements and certifications of actual modernization costs are presented for purposes of additional analysis and are not a required part of the basic financial statements. The schedule of expenditures of federal awards is presented for purposes of additional analysis as required by Title 2 U.S. Code of Federal Regulations (CFR) Part 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards, and the Department of Housing and Urban Development, and is also not a required part of the basic financial statements.

The combining financial statements, statements and certifications of actual modernization costs and the schedule of expenditure of federal awards are the responsibility of management and were derived from and relate directly to the underlying accounting and other records used to prepare the basic financial statements. Such information has been subjected to the auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the basic financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the combining financial statements, statements and certifications of actual modernization costs, and the schedule of expenditures of federal awards are fairly stated in all material respects in relation to the basic financial statements as a whole.

Other Reporting Required by *Government Auditing Standards*

In accordance with *Government Auditing Standards*, we have also issued our report dated November 19, 2020, on our consideration of the Housing Authority's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, grant agreements and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Housing Authority's internal control over financial reporting and compliance.

Summarized Comparative Information

We previously audited the Housing Authority's 2019 financial statements, and we expressed an unmodified opinion on those audited financial statements dated November 21, 2019. In our opinion, the summarized comparative information presented herein as of and for the year ended June 30, 2020 is consistent, in all material respects, with the audited financial statements from which it has been derived.

Hawkins Ash CPAs, LLP

La Crosse, Wisconsin
November 19, 2020

**HOUSING AUTHORITY OF THE CITY OF GREEN BAY
Green Bay, Wisconsin**

MANAGEMENT'S DISCUSSION AND ANALYSIS (MD&A)

HOUSING AUTHORITY OF THE CITY OF GREEN BAY
Green Bay, Wisconsin
MANAGEMENT DISCUSSION AND ANALYSIS
YEAR ENDED JUNE 30, 2020

The management of the Housing Authority of the City of Green Bay (PHA) offers this narrative overview and analysis of its audited financial statements for fiscal year ended June 30, 2020. The goal is for the reader to better understand the PHA's financial activities and its overall financial position and to show whether current year revenue covered current year expenses and the extent to which the PHA has invested its capital assets. We encourage readers to consider the information presented here in conjunction with the PHA's financial statements, which begins on page 8.

FINANCIAL HIGHLIGHTS:

- The assets of the PHA exceed its liabilities as of June 30, 2020 by \$7,027,398 (Net Position).
- The PHA's net investment in capital assets as of June 30, 2020 was \$4,184,105.
- The PHA's total revenue for the fiscal year ended June 30, 2020 was \$1,871,680.
- The PHA's total expenses for the fiscal year ended June 30, 2020 was \$1,736,417. Therefore, the PHA's total combined expenses exceeded its total combined revenue by \$135,263

OVERVIEW OF THE FINANCIAL STATEMENTS:

The following financial statements are included in this report:

- *Statement of Net Position* - reports the PHA's current financial resources: its cash and other current assets, its current and non-current liabilities and comparing those two elements, the resulting net position of the PHA. A comparison between this year and the preceding year is also provided.
- *Statement of Revenue, Expenses, and Changes in Net Position* - reports the PHA's various revenue and expenses and provides a comparison between this year and the preceding year.
- *Statement of Cash Flows* - reports cash inflows and outflows for the PHA's fiscal year.

HOUSING AUTHORITY OF THE CITY OF GREEN BAY
Green Bay, Wisconsin
MANAGEMENT DISCUSSION AND ANALYSIS - Continued
YEAR ENDED JUNE 30, 2020

ANALYSIS OF FINANCIAL STATEMENTS:

STATEMENT OF NET POSITION

	<u>2020</u>	<u>2019</u>	INCREASE (DECREASE)
Cash and cash equivalents	\$ 2,052,323	\$ 2,500,837	\$ (448,514)
Cash and cash equivalents - restricted	76,272	73,500	2,772
Other current assets	138,966	78,213	60,753
Capital assets	4,184,105	4,196,736	(12,631)
Other noncurrent assets	<u>858,500</u>	<u>355,000</u>	<u>503,500</u>
TOTAL ASSETS	<u>7,310,166</u>	<u>7,204,286</u>	<u>105,880</u>
Current liabilities	252,231	281,665	(29,434)
Noncurrent liabilities	<u>30,537</u>	<u>30,486</u>	<u>51</u>
TOTAL LIABILITIES	<u>282,768</u>	<u>312,151</u>	<u>(29,383)</u>
Net investment in capital assets	4,184,105	4,196,736	(12,631)
Unrestricted	<u>2,843,293</u>	<u>2,695,399</u>	<u>147,894</u>
TOTAL NET POSITION	<u>7,027,398</u>	<u>6,892,135</u>	<u>135,263</u>

The increase in total assets is mainly due to an increase in due from other governments. The decrease in current liabilities is mainly due to the recognition of revenue that was unearned in the prior year, and because of a reduction in accrued payroll based on the timing of payments. Reducing these liabilities before yearend reduces cash and allows us to follow the guidelines set forth by HUD.

**ANALYSIS OF STATEMENT OF REVENUE, EXPENSES, AND CHANGE IN NET POSITION
PRIOR AND CURRENT FISCAL YEAR:**

	YEAR ENDED JUNE 30,			
	2020		2019	
	<u>AMOUNT</u>	<u>%</u>	<u>AMOUNT</u>	<u>%</u>
REVENUE				
Tenant rents and other charges	\$ 712,561	38	\$ 701,406	48
HUD operating and capital grants	888,611	47	492,960	33
Other operating revenue	238,174	13	187,740	13
Interest	32,334	2	49,023	3
Gain on sale of fixed assets	-	-	49,654	3
TOTAL REVENUE	<u>1,871,680</u>	<u>100</u>	<u>1,480,783</u>	<u>100</u>
EXPENSES				
Administration	394,662	23	412,130	24
Tenant services	102,046	6	62,138	3
Utilities	183,825	11	182,315	11
Maintenance and operations	639,399	37	582,568	34
General expenses	153,588	8	171,632	10
Extraordinary maintenance	-	-	14,141	1
Depreciation	<u>262,897</u>	<u>15</u>	<u>302,545</u>	<u>17</u>
TOTAL EXPENSES	<u>1,736,417</u>	<u>100</u>	<u>1,727,469</u>	<u>100</u>
NET INCREASE (DECREASE)	<u>\$ 135,263</u>		<u>\$ (246,686)</u>	

HOUSING AUTHORITY OF THE CITY OF GREEN BAY
Green Bay, Wisconsin
MANAGEMENT DISCUSSION AND ANALYSIS - Continued
YEAR ENDED JUNE 30, 2020

ANALYSIS OF STATEMENT OF REVENUE, EXPENSES, AND CHANGE IN NET POSITION
PRIOR AND CURRENT FISCAL YEAR - Continued

The PHA's HUD operating and capital grants revenue for fiscal year 2020 was \$888,611 as compared to \$492,960 in the fiscal year 2019. This increase is primarily a result of more major projects happening in this fiscal year, resulting in additional capital funds. The PHA also recorded additional funds under the CARES Act for COVID-19.

Other operating revenue increased 27% during fiscal year 2020. The increase was due to the recognition of revenue that was unearned in fiscal year 2019, and because of increases in lease income for rooftop space that increases annually.

There was an increase of \$56,831 in maintenance and operations expenses between the two years from \$582,568 in 2019 to \$639,399 in 2020. This was a 10% increase caused by unit upkeep and repair expenses that were below the capitalization threshold.

BUDETARY HIGHLIGHTS

The PHA adopts a consolidated annual operating budget for all programs. The budget for Public Housing is adopted on the basis of accounting practices prescribed to by the U.S. Department of Housing and Urban Development. Program budgets for the Capital Fund Program (CFP) funds are approved by the U.S. Department of Housing and Urban Development on a basis consistent with the grant applications covering the programs.

CAPITAL ASSETS

	<u>2020</u>	<u>2019</u>
Non-depreciable assets:		
Land	\$ 484,471	\$ 484,471
Depreciable assets:		
Building and improvements	12,718,707	12,480,719
Machinery and equipment	1,280,794	1,268,516
Accumulated depreciation	<u>(10,299,867)</u>	<u>(10,036,970)</u>
TOTAL	<u>\$ 4,184,105</u>	<u>\$ 4,196,736</u>

ECONOMIC & OTHER FACTORS

Significant economic factors affecting the Authority's financial position are as follows:

- New regulations were passed by the federal government actively seeking to stream line processes and maximize their efforts. To date not all measures have been implemented and further changes will be affect these programs.
- A current housing study for the City of Green Bay has shown that there is a significant need for housing in the area.
- Green Bay's unemployment rate was 8.6% in 2020, up 6.0% from 2019. Green Bay's unemployment rate of 8.6% is the same as the State average of 8.6% and less than the National average of 11.1%. This change is largely due to the pandemic and has increased the demand for Public Housing.

CONTACTING THE PHA'S FINANCIAL MANAGEMENT

The financial report is designed to provide a general overview of the PHA's finances for all those with an interest. Questions concerning any of the information provided in this report or requests for additional information should be addressed to the Executive Director, Housing Authority of the City of Green Bay, 100 N Jefferson Street, Room 608, Green Bay, WI 54301.

**HOUSING AUTHORITY OF THE CITY OF GREEN BAY
Green Bay, Wisconsin**

BASIC FINANCIAL STATEMENTS

HOUSING AUTHORITY OF THE CITY OF GREEN BAY
Green Bay, Wisconsin
STATEMENT OF NET POSITION
JUNE 30, 2020
(With summarized financial information as of June 30, 2019)

<u>ASSETS</u>	JUNE 30,	
	<u>2020</u>	<u>2019</u>
CURRENT ASSETS		
Cash and cash equivalents	\$ 2,052,323	\$ 2,500,837
Cash and cash equivalents - restricted	76,272	73,500
Receivables		
Tenants	1,129	20
Other	32,970	32,931
Due from other governments	96,007	28,221
Notes receivable	8,860	17,041
TOTAL CURRENT ASSETS	<u>2,267,561</u>	<u>2,652,550</u>
NONCURRENT ASSETS		
Loans receivable	858,500	355,000
Capital assets, net	4,184,105	4,196,736
TOTAL NONCURRENT ASSETS	<u>5,042,605</u>	<u>4,551,736</u>
TOTAL ASSETS	<u>\$ 7,310,166</u>	<u>\$ 7,204,286</u>
<u>LIABILITIES AND NET POSITION</u>		
CURRENT LIABILITIES		
Accounts payable	\$ 58,105	\$ 16,528
Accrued payroll	14,961	51,218
Compensated absences	29,814	19,060
Unearned revenue	-	53,289
Tenants' security deposits	76,272	73,500
Due to other governments	73,079	68,070
TOTAL CURRENT LIABILITIES	<u>252,231</u>	<u>281,665</u>
NONCURRENT LIABILITIES		
Compensated absences	30,537	30,486
TOTAL LIABILITIES	<u>282,768</u>	<u>312,151</u>
NET POSITION		
Net investment in capital assets	4,184,105	4,196,736
Unrestricted	2,843,293	2,695,399
TOTAL NET POSITION	<u>7,027,398</u>	<u>6,892,135</u>
TOTAL LIABILITIES AND NET POSITION	<u>\$ 7,310,166</u>	<u>\$ 7,204,286</u>

The accompanying notes are an integral part of these financial statements.

HOUSING AUTHORITY OF THE CITY OF GREEN BAY**Green Bay, Wisconsin****STATEMENT OF REVENUE, EXPENSES, AND****CHANGES IN NET POSITION****YEAR ENDED JUNE 30, 2020****(With summarized financial information for the year ended June 30, 2019)**

	YEAR ENDED JUNE 30,	
	2020	2019
OPERATING REVENUE		
Tenant rents and other charges	\$ 712,561	\$ 701,406
Operating grants	660,302	360,756
Other operating revenue	238,174	187,740
TOTAL OPERATING REVENUE	<u>1,611,037</u>	<u>1,249,902</u>
OPERATING EXPENSES		
Administration	394,662	412,130
Tenant services	102,046	62,138
Utilities	183,825	182,315
Maintenance and operations	639,399	582,568
General expenses	153,588	171,632
Extraordinary maintenance	-	14,141
Depreciation	262,897	302,545
TOTAL OPERATING EXPENSES	<u>1,736,417</u>	<u>1,727,469</u>
OPERATING (LOSS)	<u>(125,380)</u>	<u>(477,567)</u>
NONOPERATING REVENUE		
Interest income	32,334	49,023
Gain on sale of fixed assets	-	49,654
TOTAL NONOPERATING REVENUE	<u>32,334</u>	<u>98,677</u>
CHANGE IN NET POSITION BEFORE CAPITAL GRANTS	(93,046)	(378,890)
CAPITAL GRANTS	<u>228,309</u>	<u>132,204</u>
CHANGE IN NET POSITION	135,263	(246,686)
NET POSITION AT BEGINNING OF YEAR	<u>6,892,135</u>	<u>7,138,821</u>
NET POSITION AT END OF YEAR	<u>\$ 7,027,398</u>	<u>\$ 6,892,135</u>

The accompanying notes are an integral part of these financial statements.

HOUSING AUTHORITY OF THE CITY OF GREEN BAY
Green Bay, Wisconsin
STATEMENT OF CASH FLOWS
YEAR ENDED JUNE 30, 2020
(With summarized financial information for the year ended June 30, 2019)

	YEAR ENDED JUNE 30,	
	2020	2019
CASH FLOWS FROM OPERATING ACTIVITIES		
Cash receipts:		
Tenant rents and other charges	\$ 660,935	\$ 724,526
HUD operating grants	592,516	354,463
Other operating receipts	238,135	187,740
Total cash receipts	<u>1,491,586</u>	<u>1,266,729</u>
Cash disbursements:		
Vendors and suppliers	(459,055)	(389,753)
Employees compensation and benefits	(630,546)	(546,619)
Other operating and maintenance	(225,813)	(285,859)
Insurance	(60,721)	(58,485)
Payment in lieu of taxes	(68,070)	-
Total cash disbursements	<u>(1,444,205)</u>	<u>(1,280,716)</u>
NET CASH PROVIDED BY (USED IN) OPERATING ACTIVITIES	<u>47,381</u>	<u>(13,987)</u>
CASH FLOWS FROM CAPITAL AND RELATED FINANCING ACTIVITIES		
Capital grants	228,309	132,204
Issuance of loan receivable	(503,500)	-
Acquisition of capital assets	(250,266)	(157,545)
Proceeds from sale of capital assets	-	94,000
NET CASH (USED IN) PROVIDED BY CAPITAL AND RELATED FINANCING ACTIVITIES	<u>(525,457)</u>	<u>68,659</u>
CASH FLOWS FROM INVESTING ACTIVITIES		
Interest received	<u>32,334</u>	<u>49,023</u>
NET (DECREASE) INCREASE IN CASH AND CASH EQUIVALENTS	<u>(445,742)</u>	<u>103,695</u>
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	<u>2,574,337</u>	<u>2,470,642</u>
CASH AND CASH EQUIVALENTS AT END OF YEAR	<u>\$ 2,128,595</u>	<u>\$ 2,574,337</u>
<u>RECONCILIATION OF CASH AND CASH EQUIVALENTS PER STATEMENT OF CASH FLOWS TO THE STATEMENT OF NET POSITION</u>		
Cash and cash equivalents	\$ 2,052,323	\$ 2,500,837
Cash and cash equivalents - restricted	<u>76,272</u>	<u>73,500</u>
CASH AND CASH EQUIVALENTS PER STATEMENT OF NET POSITION	<u>\$ 2,128,595</u>	<u>\$ 2,574,337</u>

(Continued on page 11)

The accompanying notes are an integral part of these financial statements.

HOUSING AUTHORITY OF THE CITY OF GREEN BAY

Green Bay, Wisconsin

STATEMENT OF CASH FLOWS - Continued

YEAR ENDED JUNE 30, 2020

(With summarized financial information for the year ended June 30, 2019)

	YEAR ENDED JUNE 30,	
	2020	2019
<u>RECONCILIATION OF (LOSS) FROM OPERATIONS TO NET CASH PROVIDED BY (USED IN) OPERATING ACTIVITIES</u>		
Operating (loss)	\$ (125,380)	\$ (477,567)
Adjustments to reconcile operating (loss) to net cash provided by (used in) operating activities		
Depreciation	262,897	302,545
Changes in assets and liabilities		
(Increase) decrease in assets		
Accounts receivable	(1,109)	1,091
Other receivable	(39)	-
Due from other governments	(67,786)	(6,293)
Notes receivable	8,181	15,193
Increase (decrease) in liabilities		
Accounts payable	36,020	15,705
Accrued payroll	(30,700)	41,179
Compensated absences	10,805	4,061
Unearned revenue	(53,289)	25,289
Tenants' security deposits	2,772	(3,260)
Due to other governments	5,009	68,070
NET CASH PROVIDED BY (USED IN) OPERATING ACTIVITIES	\$ 47,381	\$ (13,987)

The accompanying notes are an integral part of these financial statements.

HOUSING AUTHORITY OF THE CITY OF GREEN BAY
Green Bay, Wisconsin
NOTES TO THE BASIC FINANCIAL STATEMENTS
JUNE 30, 2020

NOTE 1 - Summary of Significant Accounting Policies

Reporting Entity - The Housing Authority is a separate governmental entity created for the purpose of constructing, maintaining, and operating public housing and providing rental assistance to low income, disabled, and elderly persons. Most of the Housing Authority's funding is provided by the United States Department of Housing and Urban Development (HUD). All programs of the Housing Authority are included in these statements. The Housing Authority has no component units.

Programs Administered by the Housing Authority - The programs of the Housing Authority are recorded in one enterprise fund. Each program is maintained using a separate set of self-balancing accounts. The Housing Authority operates the following programs:

Public Housing - consists of HUD-financed public housing owned by the Housing Authority.

Capital Funds - consists of modernization projects in progress.

Revenue Bond Program - consists of an accumulation of fees charged to private concerns in connection with the issuance of Housing Authority Revenue Bonds which can be used for housing related projects at the Housing Authority's discretion.

Resident Opportunities and Self-Sufficient (ROSS) Program - consists of activities for public housing residents including supportive services, resident empowering activities, and assistance in becoming economically self-sufficient.

Central Office Cost Center (COCC) - consists of a separate business unit within the Housing Authority that earns income from fees for centralized services.

Basis of Accounting and Measurement Focus - The Housing Authority's financial statements are presented on the full accrual basis in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP). The Housing Authority applies all GASB pronouncements as well as U.S. GAAP, as codified by Financial Accounting Standards Board.

All activities of the Housing Authority are accounted for within one proprietary (enterprise) fund. A proprietary fund is used to account for operations that are (a) financed and operated in a manner similar to private business enterprises where the intent of the governing body is that the cost (expenses, including depreciation) of providing goods and services to the general public on a continuing basis be financed or recovered primarily through user charges; or (b) where the governing body has decided that periodic determination of revenue earned, expenses incurred, and/or net income is appropriate for capital maintenance, public policy, management control, accountability, or other purposes.

A proprietary fund distinguishes operating revenue and expenses from non-operating items. Operating revenue and expenses generally result from providing services and producing and delivering goods in connection with a proprietary fund's principal ongoing operations. The principal operating revenue of the Housing Authority are rents collected from tenants and operating grants. Operating expenses for proprietary funds include the cost of operating properties owned, administrative expenses, and depreciation on capital assets. All revenue and expenses not meeting this definition are reported as non-operating revenue and expenses.

The accounting and financial reporting treatment applied to the Housing Authority is determined by its measurement focus. The transactions of the Housing Authority are accounted for on a flow of economic resources measurement focus. With this measurement focus, all assets and all liabilities associated with the operations are included on the statement of net position. Net position (i.e., total assets net of total liabilities) are segregated into net investment in capital assets, restricted, and unrestricted. When both restricted and unrestricted resources are available for use, it is the Housing Authority's policy to use restricted resources first, and then unrestricted resources as they are needed.

HOUSING AUTHORITY OF THE CITY OF GREEN BAY
Green Bay, Wisconsin
NOTES TO THE BASIC FINANCIAL STATEMENTS - Continued
JUNE 30, 2020

NOTE 1 - Summary of Significant Accounting Policies - Continued

Summarized Financial Information - The basic financial statements include certain prior-year summarized financial information in total but not at the level of detail required for a presentation in conformity with generally accepted accounting principles. Accordingly, such information should be read in conjunction with the Housing Authority's financial statements for the year ended June 30, 2019, from which the summarized information was derived.

Cash and Cash Equivalents - For purposes of the statement of cash flows, the Housing Authority considers all highly liquid investments purchased with a maturity of three months or less to be cash equivalents.

Cash and Cash Equivalents - Restricted - Restricted cash and cash equivalents are segregated resources for tenants' security deposits.

Accounts Receivable - Tenant accounts receivable are recorded at gross amounts with uncollectible amounts recognized under the direct write-off method. No allowance for uncollectible accounts has been provided since it is believed that the amount of such allowance would not be material.

Capital Assets - Purchased capital assets are valued at historical cost or estimated historical cost if actual historical cost is not available. Donated capital assets are valued at their estimated fair value on the date donated. The Housing Authority capitalizes all assets with a cost of \$5,000 or greater and a useful life of one year or more. Buildings and equipment are carried at cost or estimated fair value and depreciated using the straight-line method of depreciation over their estimated useful lives as follows:

Land improvements	10 years
Buildings and improvements	10-40 years
Machinery and equipment	3-7 years

Impairment of Long-Lived Assets - The Housing Authority reviews its capital assets for impairment whenever events or changes in circumstances indicate that the carrying value of an asset may not be recovered. If the fair value is less than the carrying value of an asset, an impairment loss is recognized for the difference. No impairment loss has been recognized during the year ended June 30, 2020.

Accumulated Compensated Absences - The Housing Authority allows full-time regular employees and part-time with benefits employees to accumulate the following compensated absences:

- Vacation time is earned at an annual rate as stated in the table below. Unused vacation may be carried over into the next year with a maximum allowable accumulation of thirty (30) vacation days. Unused earned vacation time is paid out at termination.

<u>In These Years of Employment</u>	<u>Employee Will Earn These Hours of Vacation</u>
Start through end of 5 th year	80 hours
6 th through end of 10 th year	120 hours
11 th through end of 15 th year	136 hours
16 th through end of 20 th year	160 hours
21 st year plus	200 hours

HOUSING AUTHORITY OF THE CITY OF GREEN BAY
Green Bay, Wisconsin
NOTES TO THE BASIC FINANCIAL STATEMENTS - Continued
JUNE 30, 2020

NOTE 1 - Summary of Significant Accounting Policies - Continued

- Sick leave is accrued at a rate equivalent to one full working day per month, with a maximum of 144 days. An employee may use sick leave or emergency leave for absences necessitated by injury or illness of him/herself or a member of his/her immediate family. Unused sick leave is paid out upon retirement and acceptance into the Wisconsin Retirement System based on a schedule of average hours used per year and according to their contract.
- Part-time with benefits employees earn vacation and sick pay on a prorated basis according to their labor agreements or according to the percentage of a full week that they work.

The amount of accumulated benefits at June 30, 2020, was \$60,351 and is recorded as a liability in the applicable programs.

Deferred Outflows and Inflows of Resources - In addition to assets, the statement of net position will sometimes report a separate section for deferred outflows of resources. This separate financial statement element represents a consumption of net position that applies to a future periods and will not be recognized as an outflow of resources (expenditure) until then. The Housing Authority does not have any items that qualify for reporting in this category.

In addition to liabilities, the statement of net position will sometimes report a separate section for deferred inflows of resources. This separate financial statement element represents an acquisition of net position which applies to future periods and so will not be recognized as an inflow of resources (revenue) until then. The Housing Authority does not have any items that qualify for reporting in this category.

Net Position Classifications - Net position represents the difference between the total assets and the total liabilities. Net investment in capital assets consists of capital assets, net of accumulated depreciation, reduced by the outstanding balances of any borrowings used for the acquisition, construction or improvement for those assets. Net position is reported as restricted when there are limitations imposed on their use through external restrictions imposed by creditors, grantors or laws or regulations of other governments.

Federal Aids - Federal aids for reimbursable programs are recognized as revenue in the year related program expenditures are incurred. Aids received prior to meeting revenue recognition criteria are recorded as unearned revenue.

Employee Retirement Plan - The Housing Authority participates in the City of Green Bay, Wisconsin's retirement plan, covering all of its eligible employees, which is funded through contributions to the Wisconsin Retirement System (WRS).

Due To/From Other Programs - During the course of operations, numerous transactions occur between individual programs for goods provided or services rendered. These receivables and payables are classified as "due from other programs" or "due to other programs" on the combining statement of net position and have been eliminated in the basic financial statements.

Interprogram Transactions - Quasi-external transactions are accounted for as revenue or expenses. Transactions that constitute reimbursements to a program for expenses initially made from it that are properly applicable to another program, are recorded as expenses in the reimbursing program and as reductions of expenses in the program that is reimbursed.

HOUSING AUTHORITY OF THE CITY OF GREEN BAY
Green Bay, Wisconsin
NOTES TO THE BASIC FINANCIAL STATEMENTS - Continued
JUNE 30, 2020

NOTE 1 - Summary of Significant Accounting Policies - Continued

Rental Income - Rental income is recognized as rents become due.

Use of Estimates - The preparation of financial statements in conformity with U.S. GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the reporting period. Actual results could differ from those estimates.

Subsequent Events - The Housing Authority has evaluated subsequent events through November 19, 2020, the date which the financial statements were available to be issued.

NOTE 2 - Cash and Cash Equivalents

HUD regulations and statutes authorize the Housing Authority to have deposits in checking accounts, certificates of deposit, money-market funds, United States government securities, and repurchase agreements fully collateralized by United States government securities.

At June 30, 2020, the Housing Authority reported cash and cash equivalents as follows:

Cash and cash equivalents	\$ 2,052,323
Cash and cash equivalents - restricted	<u>76,272</u>
TOTAL	<u>\$ 2,128,595</u>

Fair Value of Deposits - Deposits are reported at fair value. At June 30, 2020, the fair value of the Housing Authority's deposits and investments approximated original cost; therefore, no fair value adjustments were necessary.

Determining Fair Value - Fair value of the Housing Authority's deposits are determined as follows: Deposits with stated interest rates (operating, savings accounts, and certificates of deposit) are stated at cost.

Income Allocation - Interest income is generally allocated to the program that owns the certificate of deposit and savings account.

Deposits at Financial Institutions - The Housing Authority's balances at individual financial institutions were subject to coverage under federal depository insurance and amounts appropriated by Sections 20.144(1)(a) and 34.08 of the Wisconsin Statutes (State Guarantee Fund). Coverage under the State Guarantee Fund may not exceed \$400,000 above the amount of coverage under federal depository insurance at any institution and is limited by the availability of the appropriations authorized therein. (Due to the relatively small size of the State Guarantee Fund in relation to the total coverage, total recovery of losses may not be available.)

Custodial Credit Risk - Deposits - Custodial credit risk is the risk that, in the event of the failure of a depository financial institution, a government will not be able to recover its deposits or will not be able to recover collateral securities that are in the possession of an outside party. The Housing Authority does not have an additional custodial credit risk policy.

HOUSING AUTHORITY OF THE CITY OF GREEN BAY
Green Bay, Wisconsin
NOTES TO THE BASIC FINANCIAL STATEMENTS - Continued
JUNE 30, 2020

NOTE 2 - Cash and Cash Equivalents - Continued

As of June 30, 2020, \$1,585,555 of the Housing Authority's bank balance of \$2,235,555 was exposed to custodial risk as follows:

Uninsured, collateralized	<u>\$ 1,585,555</u>
---------------------------	----------------------------

The difference between cash and cash equivalents and the bank balance reported above is due to reconciling items such as outstanding checks and deposits in transit.

NOTE 3 - Notes and Loans Receivable

Notes receivable consist of the following at June 30, 2020:

Scattered Sites tenant repayment agreements	\$ 7,036
Mason Manor tenant repayment agreements	<u>1,824</u>
TOTAL	<u>\$ 8,860</u>

Loans receivable consist of the following at June 30, 2020:

0 percent, deferred payment loan from Neighborhood Housing Services of Green Bay, Inc., payable in full upon transfer or other disposition of the property located at 437 S. Jackson Street.	\$ 100,000
0 percent, deferred payment loan from NEW Community Shelter, Inc., payable upon sale or transfer of the property located at 301 Mather Street.	50,000
0 percent, deferred payment loan from Neighborhood Housing Services of Green Bay, Inc., payable in full upon sale, transfer, or refinance and the property leases to operate as Benevolent Low Income Housing, collateralized with real property at 145-151 N. Ashland Avenue.	205,000
2 percent, mortgage loan from Broadway Lofts, L.P., to TWG Development, LLC, which has been assigned to Green Bay Housing Authority. The full principle loan amount is \$530,000, of which \$26,500 has yet to be disbursed. Once the remaining portion of the loan is disbursed, payments are to be made monthly over a 20-year period.	<u>503,500</u>
TOTAL	<u>\$ 858,500</u>

HOUSING AUTHORITY OF THE CITY OF GREEN BAY
Green Bay, Wisconsin
NOTES TO THE BASIC FINANCIAL STATEMENTS - Continued
JUNE 30, 2020

NOTE 4 - Capital Assets

A summary of changes in capital assets are as follows:

	BALANCE 07/01/19	ADDITIONS	RETIREMENTS	BALANCE 06/30/20
<i>Capital assets not being depreciated:</i>				
Land	\$ 484,471	\$ -	\$ -	\$ 484,471
<i>Capital assets being depreciated:</i>				
Buildings and improvements	12,480,719	237,988	-	12,718,707
Machinery and equipment	1,268,516	12,278	-	1,280,794
Total capital assets being depreciated	13,749,235	250,266	-	13,999,501
Less accumulated depreciation	(10,036,970)	(262,897)	-	(10,299,867)
Total capital assets being depreciated, net of accumulated depreciation	3,712,265	(12,631)	-	3,699,634
NET CAPITAL ASSETS	<u>\$ 4,196,736</u>	<u>\$ (12,631)</u>	<u>\$ -</u>	<u>\$ 4,184,105</u>

NOTE 5 - Long-Term Obligations

Details of the Housing Authority's long-term obligations are set forth below:

Summary of Long-Term Obligations

	BALANCE 07/01/19	ADDITIONS	REDUCTIONS	BALANCE 06/30/20	AMOUNT DUE WITHIN ONE YEAR
Compensated absences	<u>\$ 49,546</u>	<u>\$ 10,805</u>	<u>\$ -</u>	<u>\$ 60,351</u>	<u>\$ 29,814</u>

NOTE 6 - Lease Income

The Housing Authority currently receives lease income for rooftop space at one of its Public Housing projects. The lease income is from four cancelable leases with varying expiration dates. The leases require the annual rents to be adjusted by 2-5 percent of the rent in effect during the previous year. Income received from these leases during fiscal year 2020 totaled \$170,848 and is included in other operating revenue in the accompanying financial statements. The minimum future receipts under these leases are as follows:

2021	\$ 113,091
------	------------

NOTE 7 - Cooperative Agreement

The Housing Authority has an agreement with the City of Green Bay, Wisconsin ("City") whereby the Housing Authority reimburses the City for administrative costs incurred by the City on behalf of the Housing Authority. These administrative costs consist principally of salaries, benefits, and office expenses. The salaries and benefits are for the allocated time that the City employee's work on the Housing Authority. Included in the benefit expense are those employee's allocated expenses for the Wisconsin Retirement System (WRS), insurance, and taxes.

HOUSING AUTHORITY OF THE CITY OF GREEN BAY
Green Bay, Wisconsin
NOTES TO THE BASIC FINANCIAL STATEMENTS - Continued
JUNE 30, 2020

NOTE 8 - Conduit Debt Obligations

From time to time, the Housing Authority has issued Revenue Bonds to provide financial assistance to commercial and non-profit entities for the acquisition and construction of facilities deemed to be in the public interest. The bonds are secured by the property financed. Payments on the underlying mortgage loans are made to the respective bond trustee. Upon repayment of the bonds, ownership of the acquired facilities transfers to the commercial or non-profit entity served by the bond issuance. Neither the Housing Authority, the City of Green Bay, Wisconsin, nor any political subdivision thereof is obligated in any manner for repayment of the bonds. Accordingly, the bonds are not reported as liabilities in the accompanying financial statements.

As of June 30, 2020, there were three series of Revenue Bonds outstanding. The aggregate principal amount payable was not readily determinable by the Housing Authority.

The Housing Authority charges annual fees for performing the service of issuing bonds. The commercial and non-profit entities pay the annual fees for as long as the bonds remain outstanding. Fees received by the Housing Authority during the year ended June 30, 2020, totaled \$21,440 and are included in other operating revenue in the accompanying financial statements.

NOTE 9 - Risk Management

Insured Risk - The Housing Authority purchases commercial insurance with various deductibles and coverages to cover liability, property, workers' compensation, errors, omissions, and employee defalcation risk. For insured programs, there have been no significant reductions in insurance coverage. Settlement amounts have not exceeded insurance coverage for the current year or the three prior years.

NOTE 10 - Economic Dependency

The Housing Authority received approximately 47 percent of its total revenue from the United States Department of Housing and Urban Development. This funding is subject to federal government budget appropriations and potential funding reductions.

NOTE 11 - Coronavirus (COVID-19)

The World Health Organization declared the spread of COVID-19 a worldwide pandemic. The COVID-19 pandemic is having significant effects on global markets, supply chains, businesses, and communities. COVID-19 may impact various parts of the Housing Authority's operations including costs for emergency preparedness, shortages of personnel, and potential delays in revenue collections.

HOUSING AUTHORITY OF THE CITY OF GREEN BAY
Green Bay, Wisconsin

SUPPLEMENTARY INFORMATION

HOUSING AUTHORITY OF THE CITY OF GREEN BAY
Green Bay, Wisconsin
COMBINING STATEMENT OF NET POSITION
JUNE 30, 2020

<u>ASSETS</u>	<u>COCC</u>	<u>PUBLIC HOUSING</u>		<u>REVENUE BOND PROGRAM</u>	<u>ROSS PROGRAM</u>	<u>CAPITAL FUNDS</u>	<u>ELIMINATING ENTRY</u>	<u>TOTAL</u>
		<u>MASON MANOR</u>	<u>SCATTERED SITES</u>					
CURRENT ASSETS								
Cash and cash equivalents	\$ 252,678	\$ 610,129	\$ 408,932	\$ 777,056	\$ 2	\$ 3,526	\$ -	\$ 2,052,323
Cash and cash equivalents - restricted	-	76,272	-	-	-	-	-	76,272
Receivables								
Tenants	-	253	876	-	-	-	-	1,129
Other	-	32,970	-	-	-	-	-	32,970
Due from other governments	-	-	-	-	5,555	90,452	-	96,007
Due from other programs	-	14,440	33,427	-	-	-	(47,867)	-
Notes receivable	-	1,824	7,036	-	-	-	-	8,860
TOTAL CURRENT ASSETS	<u>252,678</u>	<u>735,888</u>	<u>450,271</u>	<u>777,056</u>	<u>5,557</u>	<u>93,978</u>	<u>(47,867)</u>	<u>2,267,561</u>
NONCURRENT ASSETS								
Loans receivable	-	-	-	858,500	-	-	-	858,500
Capital assets, net	<u>1,102</u>	<u>1,948,352</u>	<u>1,938,853</u>	<u>-</u>	<u>-</u>	<u>295,798</u>	<u>-</u>	<u>4,184,105</u>
TOTAL NONCURRENT ASSETS	<u>1,102</u>	<u>1,948,352</u>	<u>1,938,853</u>	<u>858,500</u>	<u>-</u>	<u>295,798</u>	<u>-</u>	<u>5,042,605</u>
TOTAL ASSETS	<u>\$ 253,780</u>	<u>\$ 2,684,240</u>	<u>\$ 2,389,124</u>	<u>\$ 1,635,556</u>	<u>\$ 5,557</u>	<u>\$ 389,776</u>	<u>\$ (47,867)</u>	<u>\$ 7,310,166</u>

(Continued on page 20)

HOUSING AUTHORITY OF THE CITY OF GREEN BAY
Green Bay, Wisconsin
COMBINING STATEMENT OF NET POSITION - Continued
JUNE 30, 2020

LIABILITIES AND NET POSITION	COCC	PUBLIC HOUSING		REVENUE BOND PROGRAM	ROSS PROGRAM	CAPITAL FUNDS	ELIMINATING ENTRY	TOTAL
		MASON MANOR	SCATTERED SITES					
CURRENT LIABILITIES								
Accounts payable	\$ 29	\$ 5,667	\$ 741	\$ -	\$ 5,557	\$ 46,111	\$ -	\$ 58,105
Accrued payroll	2,838	9,049	3,074	-	-	-	-	14,961
Compensated absences	-	14,907	14,907	-	-	-	-	29,814
Tenants' security deposits	-	41,841	34,431	-	-	-	-	76,272
Due to other programs	-	-	-	-	-	47,867	(47,867)	-
Due to other governments	-	38,144	34,935	-	-	-	-	73,079
TOTAL CURRENT LIABILITIES	2,867	109,608	88,088	-	5,557	93,978	(47,867)	252,231
NONCURRENT LIABILITIES								
Compensated absences	11,883	12,465	6,189	-	-	-	-	30,537
TOTAL LIABILITIES	14,750	122,073	94,277	-	5,557	93,978	(47,867)	282,768
NET POSITION								
Net investment in capital assets	1,102	1,948,352	1,938,853	-	-	295,798	-	4,184,105
Unrestricted	237,928	613,815	355,994	1,635,556	-	-	-	2,843,293
TOTAL NET POSITION	239,030	2,562,167	2,294,847	1,635,556	-	295,798	-	7,027,398
TOTAL LIABILITIES AND NET POSITION	\$ 253,780	\$ 2,684,240	\$ 2,389,124	\$ 1,635,556	\$ 5,557	\$ 389,776	\$ (47,867)	\$ 7,310,166

HOUSING AUTHORITY OF THE CITY OF GREEN BAY
Green Bay, Wisconsin
COMBINING STATEMENT OF REVENUE, EXPENSES, AND CHANGES IN NET POSITION
YEAR ENDED JUNE 30, 2020

		PUBLIC HOUSING		REVENUE				
	COCC	MASON MANOR	SCATTERED SITES	BOND PROGRAM	ROSS PROGRAM	CAPITAL FUNDS	ELIMINATING ENTRY	TOTAL
OPERATING REVENUE								
Tenant rents and other charges	\$ -	\$ 531,809	\$ 180,752	\$ -	\$ -	\$ -	\$ -	\$ 712,561
Operating grants	-	220,864	207,578	-	62,824	169,036	-	660,302
Other operating revenue	172,187	216,734	-	21,440	-	-	(172,187)	238,174
TOTAL OPERATING REVENUE	172,187	969,407	388,330	21,440	62,824	169,036	(172,187)	1,611,037
OPERATING EXPENSES								
Administration	108,585	315,157	142,548	559	-	-	(172,187)	394,662
Tenant services	-	39,187	35	-	62,824	-	-	102,046
Utilities	-	142,647	41,178	-	-	-	-	183,825
Maintenance and operations	-	319,677	150,686	-	-	169,036	-	639,399
General expenses	13,352	57,774	82,462	-	-	-	-	153,588
Depreciation	601	125,819	131,429	-	-	5,048	-	262,897
TOTAL OPERATING EXPENSES	122,538	1,000,261	548,338	559	62,824	174,084	(172,187)	1,736,417
OPERATING INCOME (LOSS)	49,649	(30,854)	(160,008)	20,881	-	(5,048)	-	(125,380)
NONOPERATING REVENUE (EXPENSES)								
Interest income	2,982	10,275	4,494	14,583	-	-	-	32,334
Operating transfers in	-	-	25,000	-	-	-	(25,000)	-
Operating transfers out	-	(25,000)	-	-	-	-	25,000	-
TOTAL NONOPERATING REVENUE (EXPENSES)	2,982	(14,725)	29,494	14,583	-	-	-	32,334
CHANGE IN NET POSITION BEFORE CAPITAL GRANTS	52,631	(45,579)	(130,514)	35,464	-	(5,048)	-	(93,046)
CAPITAL GRANTS	-	-	-	-	-	228,309	-	228,309
CHANGE IN NET POSITION	52,631	(45,579)	(130,514)	35,464	-	223,261	-	135,263
NET POSITION AT BEGINNING OF YEAR	186,399	2,512,899	2,382,910	1,600,092	-	209,835	-	6,892,135
RESIDUAL EQUITY TRANSFER IN (OUT)	-	94,847	42,451	-	-	(137,298)	-	-
NET POSITION AT END OF YEAR	\$ 239,030	\$ 2,562,167	\$ 2,294,847	\$ 1,635,556	\$ -	\$ 295,798	\$ -	\$ 7,027,398

HOUSING AUTHORITY OF THE CITY OF GREEN BAY
Green Bay, Wisconsin
COMBINING STATEMENT OF CASH FLOWS
YEAR ENDED JUNE 30, 2020

		PUBLIC HOUSING		REVENUE				
	COCC	MASON MANOR	SCATTERED SITES	BOND PROGRAM	ROSS PROGRAM	CAPITAL FUNDS	ELIMINATING ENTRY	TOTAL
CASH FLOWS FROM OPERATING ACTIVITIES								
Cash receipts:								
Tenant rents and other charges	\$ -	\$ 479,003	\$ 181,932	\$ -	\$ -	\$ -	\$ -	\$ 660,935
Interprogram services provided	201,653	-	407,856	1,255,381	-	37,787	(1,902,677)	-
HUD operating grants	-	220,864	207,578	-	69,840	94,234	-	592,516
Other operating receipts	172,187	216,695	-	21,440	-	-	(172,187)	238,135
Total cash receipts	<u>373,840</u>	<u>916,562</u>	<u>797,366</u>	<u>1,276,821</u>	<u>69,840</u>	<u>132,021</u>	<u>(2,074,864)</u>	<u>1,491,586</u>
Cash disbursements:								
Vendors and suppliers	(34,237)	(359,372)	(108,623)	(515)	-	(128,495)	172,187	(459,055)
Employees compensation and benefits	(89,675)	(317,284)	(155,987)	(10,333)	(57,267)	-	-	(630,546)
Other operating and maintenance	-	(150,542)	(75,271)	-	-	-	-	(225,813)
Insurance	(232)	(17,377)	(43,112)	-	-	-	-	(60,721)
Payment in lieu of taxes	-	(33,135)	(34,935)	-	-	-	-	(68,070)
Interprogram services used	-	(1,890,106)	-	-	(12,571)	-	1,902,677	-
Total cash disbursements	<u>(124,144)</u>	<u>(2,767,816)</u>	<u>(417,928)</u>	<u>(10,848)</u>	<u>(69,838)</u>	<u>(128,495)</u>	<u>2,074,864</u>	<u>(1,444,205)</u>
NET CASH PROVIDED BY (USED IN) OPERATING ACTIVITIES	<u>249,696</u>	<u>(1,851,254)</u>	<u>379,438</u>	<u>1,265,973</u>	<u>2</u>	<u>3,526</u>	<u>-</u>	<u>47,381</u>
CASH FLOWS FROM CAPITAL AND RELATED FINANCING ACTIVITIES								
Capital grants	-	-	-	-	-	228,309	-	228,309
Issuance of loan receivable	-	-	-	(503,500)	-	-	-	(503,500)
Acquisition of capital assets	-	(21,957)	-	-	-	(228,309)	-	(250,266)
NET CASH (USED IN) CAPITAL AND RELATED FINANCING ACTIVITIES	<u>-</u>	<u>(21,957)</u>	<u>-</u>	<u>(503,500)</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>(525,457)</u>
CASH FLOWS FROM NONCAPITAL FINANCING ACTIVITIES								
Operating transfers (out) in	-	(25,000)	25,000	-	-	-	-	-
CASH FLOWS FROM INVESTING ACTIVITIES								
Interest received	2,982	10,275	4,494	14,583	-	-	-	32,334
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	252,678	(1,887,936)	408,932	777,056	2	3,526	-	(445,742)
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	<u>-</u>	<u>2,574,337</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>2,574,337</u>
CASH AND CASH EQUIVALENTS AT END OF YEAR	<u>\$ 252,678</u>	<u>\$ 686,401</u>	<u>\$ 408,932</u>	<u>\$ 777,056</u>	<u>\$ 2</u>	<u>\$ 3,526</u>	<u>\$ -</u>	<u>\$ 2,128,595</u>

(Continued on page 23)

HOUSING AUTHORITY OF THE CITY OF GREEN BAY
Green Bay, Wisconsin
COMBINING STATEMENT OF CASH FLOWS - Continued
YEAR ENDED JUNE 30, 2020

		PUBLIC HOUSING		REVENUE	ROSS	CAPITAL	ELIMINATING	
	COCC	MASON MANOR	SCATTERED SITES	BOND PROGRAM	PROGRAM	FUNDS	ENTRY	TOTAL
<u>RECONCILIATION OF CASH AND CASH EQUIVALENTS</u> <u>PER STATEMENT OF CASH FLOWS TO THE STATEMENT</u> <u>OF NET POSITION</u>								
Cash and cash equivalents	\$ 252,678	\$ 610,129	\$ 408,932	\$ 777,056	\$ 2	\$ 3,526	\$ -	\$ 2,052,323
Cash and cash equivalents - restricted	-	76,272	-	-	-	-	-	76,272
CASH AND CASH EQUIVALENTS PER STATEMENT OF NET POSITION	\$ 252,678	\$ 686,401	\$ 408,932	\$ 777,056	\$ 2	\$ 3,526	\$ -	\$ 2,128,595
<u>RECONCILIATION OF INCOME (LOSS) FROM OPERATIONS</u> <u>TO NET CASH PROVIDED BY (USED IN) OPERATING</u> <u>ACTIVITIES</u>								
Operating income (loss)	\$ 49,649	\$ (30,854)	\$ (160,008)	\$ 20,881	\$ -	\$ (5,048)	\$ -	\$ (125,380)
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities								
Depreciation	601	125,819	131,429	-	-	5,048	-	262,897
Changes in assets and liabilities								
(Increase) decrease in assets								
Accounts receivable	-	(253)	(856)	-	-	-	-	(1,109)
Other receivable	-	(39)	-	-	-	-	-	(39)
Due from other governments	-	-	-	-	7,016	(74,802)	-	(67,786)
Due from other programs	201,653	18,540	407,856	1,255,381	-	-	(1,883,430)	-
Notes receivable	-	2,216	5,965	-	-	-	-	8,181
Increase (decrease) in liabilities								
Accounts payable	29	5,200	539	(10,289)	-	40,541	-	36,020
Accrued payroll	(6,390)	(19,392)	(10,475)	-	5,557	-	-	(30,700)
Compensated absences	4,154	3,699	2,952	-	-	-	-	10,805
Unearned revenue	-	(53,289)	-	-	-	-	-	(53,289)
Tenants' security deposits	-	736	2,036	-	-	-	-	2,772
Due to other governments	-	5,009	-	-	-	-	-	5,009
Due to other programs	-	(1,908,646)	-	-	(12,571)	37,787	1,883,430	-
NET CASH PROVIDED BY (USED IN) OPERATING ACTIVITIES	\$ 249,696	\$ (1,851,254)	\$ 379,438	\$ 1,265,973	\$ 2	\$ 3,526	\$ -	\$ 47,381

HOUSING AUTHORITY OF THE CITY OF GREEN BAY
Green Bay, Wisconsin
STATEMENT AND CERTIFICATION OF ACTUAL MODERNIZATION COSTS
YEAR ENDED JUNE 30, 2020

ANNUAL CONTRIBUTIONS CONTRACT

1. The Actual Modernization Costs for the Locally-Owned Projects are as follows:

	<u>WI39P074501-14</u>
Funds approved	\$ 189,969
Funds expended	<u>189,969</u>
EXCESS (DEFICIENCY) OF FUNDS APPROVED	<u>\$ -</u>
HUD grants	\$ 189,969
Funds expended	<u>189,969</u>
EXCESS (DEFICIENCY) OF FUNDS EXPENDED	<u>\$ -</u>

2. The distribution of costs as shown on the Final Statement of Modernization Costs dated November 15, 2018, accompanying the Actual Modernization Cost Certificates submitted to HUD are in agreement with the Authority's records.
3. All modernization costs have been paid and all related liabilities have been discharged through payment.

HOUSING AUTHORITY OF THE CITY OF GREEN BAY
Green Bay, Wisconsin
STATEMENT AND CERTIFICATION OF ACTUAL MODERNIZATION COSTS
YEAR ENDED JUNE 30, 2020

ANNUAL CONTRIBUTIONS CONTRACT

1. The Actual Modernization Costs for the Locally-Owned Projects are as follows:

	<u>WI39P074501-15</u>
Funds approved	\$ 187,845
Funds expended	<u>187,845</u>
EXCESS (DEFICIENCY) OF FUNDS APPROVED	<u>\$ -</u>
HUD grants	\$ 187,845
Funds expended	<u>187,845</u>
EXCESS (DEFICIENCY) OF FUNDS EXPENDED	<u>\$ -</u>

2. The distribution of costs as shown on the Final Statement of Modernization Costs dated June 3, 2019, accompanying the Actual Modernization Cost Certificates submitted to HUD are in agreement with the Authority's records.
3. All modernization costs have been paid and all related liabilities have been discharged through payment.

HOUSING AUTHORITY OF THE CITY OF GREEN BAY
Green Bay, Wisconsin
SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS
YEAR ENDED JUNE 30, 2020

<u>GRANTOR/PASS THROUGH AGENCY/ PROGRAM TITLE AND GRANT NUMBER</u>	<u>FEDERAL CATALOG NUMBER</u>	<u>PASS-THROUGH ENTITY IDENTIFYING NUMBER</u>	<u>SUBRECIPIENT PASS-THROUGH EXPENDITURES</u>	<u>FEDERAL EXPENDITURES</u>
<u>U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT - Direct Programs</u>				
ROSS - Service Coordinators	14.870	-	-	\$ 62,824
Public Housing Capital Fund	14.872	-	-	397,345
Public and Indian Housing	14.850			
Public and Indian Housing		-	-	373,385
Public and Indian Housing - CARES		-	-	55,057
TOTAL Public and Indian Housing				<u>428,442</u>
TOTAL EXPENDITURES OF FEDERAL AWARDS				<u>\$ 888,611</u>

NOTE 1 - Basis of Presentation

The accompanying schedule of expenditures of federal awards includes the federal grant activity of the Housing Authority of the City of Green Bay and is presented on the accrual basis of accounting. The information in this schedule is presented in accordance with the requirements of Title 2 U.S. *Code of Federal Regulations* (CFR) Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Therefore, some amounts presented in this schedule may differ from amounts presented in, or used in the presentation of, the financial statements.

NOTE 2 - Summary of Significant Accounting Policies

Expenditures reported on the schedule are reported on the modified accrual basis of accounting. Such expenditures are recognized following the cost principles contained in the Uniform Guidance, wherein certain types of expenditures are not allowable or are limited as to reimbursement. The Housing Authority of the City of Green Bay has elected not to use the 10 percent de minimus indirect cost rate allowed under the Uniform Guidance.

NOTE 3 - Disclosure of Other Forms of Assistance

The Housing Authority of the City of Green Bay received no federal awards of non-monetary assistance that are required to be disclosed for the fiscal year ended June 30, 2020.

The Housing Authority of the City of Green Bay had no loans or loan guarantees required to be disclosed for the fiscal year ended June 30, 2020.

HOUSING AUTHORITY OF THE CITY OF GREEN BAY
Green Bay, Wisconsin

OTHER REPORTS

**INDEPENDENT AUDITORS' REPORT ON INTERNAL
CONTROL OVER FINANCIAL REPORTING AND ON
COMPLIANCE AND OTHER MATTERS BASED ON AN
AUDIT OF THE FINANCIAL STATEMENTS
PERFORMED IN ACCORDANCE
WITH GOVERNMENT AUDITING STANDARDS**

To the Board of Commissioners
Housing Authority of the City of Green Bay
Green Bay, Wisconsin

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the financial statements of Housing Authority of the City of Green Bay (the "Housing Authority"), as of and for the year ended June 30, 2020, and the related notes to financial statements, which collectively comprise the Housing Authority's basic financial statements, and have issued our report hereon dated November 19, 2020.

Internal Control Over Financial Reporting

In planning and performing our audit of the financial statements, we considered the Housing Authority's internal control over financial reporting (internal control) to determine the audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Housing Authority's internal control. Accordingly, we do not express an opinion on the effectiveness of the Housing Authority's internal control.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. *A material weakness* is a deficiency or combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the Housing Authority's financial statements will not be prevented, or detected and corrected on a timely basis. *A significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

Compliance and Other Matters

As part of obtaining reasonable assurance about whether the Housing Authority's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of This Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Housing Authority's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Housing Authority's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

Hawkins Ash CPAs, LLP

La Crosse, Wisconsin
November 19, 2020



**INDEPENDENT AUDITORS' REPORT ON COMPLIANCE FOR
EACH MAJOR FEDERAL PROGRAM AND ON INTERNAL CONTROL
OVER COMPLIANCE REQUIRED BY THE UNIFORM GUIDANCE**

To the Board of Commissioners
Housing Authority of the City of Green Bay
Green Bay, Wisconsin

Report on Compliance for Each Major Federal Program

We have audited the Housing Authority of the City of Green Bay's, ("Housing Authority") compliance with the types of compliance requirements described in the *OMB Compliance Supplement* that could have a direct and material effect on each of the Housing Authority's major federal programs for the year ended June 30, 2020. The Housing Authority's major federal programs are identified in the summary of auditor's results section of the accompanying schedule of findings and questioned costs.

Management's Responsibility

Management is responsible for compliance with the federal statutes, regulations, and the terms and conditions of its federal awards applicable to its federal programs.

Auditors' Responsibility

Our responsibility is to express an opinion on compliance for each of the Housing Authority's major federal programs based on our audit of the types of compliance requirements referred to above. We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States; and the audit requirements of Title 2 U.S. Code of Federal Regulations Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Those standards and the Uniform Guidance require that we plan and perform the audit to obtain reasonable assurance about whether noncompliance with the types of compliance requirements referred to above that could have a direct and material effect on a major federal program occurred. An audit includes examining, on a test basis, evidence about the Housing Authority's compliance with those requirements and performing such other procedures as we considered necessary in the circumstances.

We believe that our audit provides a reasonable basis for our opinion on compliance for each major federal program. However, our audit does not provide a legal determination of the Housing Authority's compliance.

Opinion on Each Major Federal Program

In our opinion, the Housing Authority complied, in all material respects, with the types of compliance requirements referred to above that could have a direct and material effect on each of its major federal programs for the year ended June 30, 2020.

Report on Internal Control Over Compliance

Management of the Housing Authority is responsible for establishing and maintaining effective internal control over compliance with the types of compliance requirements referred to above. In planning and performing our audit of compliance, we considered the Housing Authority's internal control over compliance with the types of requirements that could have a direct and material effect on each major federal program to determine the auditing procedures that are appropriate in the circumstances for the purpose of expressing an opinion on compliance for each major federal program and to test and report on internal control over compliance in accordance with the Uniform Guidance, but not for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, we do not express an opinion on the effectiveness of the Housing Authority's internal control over compliance.

A deficiency in internal control over compliance exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirement of a federal program on a timely basis. *A material weakness in internal control over compliance* is a deficiency, or combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a federal program will not be prevented, or detected and corrected, on a timely basis. *A significant deficiency in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance with a type of compliance requirement of a federal program that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance.

Our consideration of internal control over compliance was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies. We did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of that testing based on the requirements of the Uniform Guidance. Accordingly, this report is not suitable for any other purpose.

Hawkins Ash CPAs, LLP

La Crosse, Wisconsin
November 19, 2020

HOUSING AUTHORITY OF THE CITY OF GREEN BAY
Green Bay, Wisconsin
SCHEDULE OF FINDINGS AND QUESTIONED COSTS
YEAR ENDED JUNE 30, 2020

Section I - Summary of Auditors' Results

Financial Statements

Type of auditors' report issued: Unmodified

Internal control over financial reporting:

- Material weakness(es) identified? ☐ Yes ☒ No
- Significant deficiency(ies) identified that are not considered to be material weakness(es)? ☐ Yes ☒ None reported
- Noncompliance material to financial statements noted? ☐ Yes ☒ No

Federal Awards

Internal control over major federal program:

- Material weakness(es) identified? ☐ Yes ☒ No
- Significant deficiency(ies) identified that are not considered to be material weakness(es)? ☐ Yes ☒ None reported

Type of auditors' report issued on compliance for major programs: Unmodified

Any audit findings disclosed that are required to be reported in accordance with 2 CFR 200.516(a)? ☐ Yes ☒ No

Identification of federal major programs:

<u>CFDA Number(s)</u>	<u>Name of Federal Program</u>
14.850	Public and Indian Housing

Dollar threshold used to distinguish between Type A and Type B programs: \$750,000

Auditee qualified as low-risk auditee? ☐ Yes ☒ No

Section II - Financial Statement Findings - NONE

Section III - Federal Award Findings and Questioned Costs - NONE

Section IV - Prior Year Findings - NONE

**HOUSING AUTHORITY OF THE
CITY OF GREEN BAY
Green Bay, Wisconsin**

**INDEPENDENT AUDITORS' REPORT
ON COMMUNICATIONS WITH THOSE
CHARGED WITH GOVERNANCE**

JUNE 30, 2020

**HOUSING AUTHORITY OF THE CITY OF GREEN BAY
Green Bay, Wisconsin**

TABLE OF CONTENTS

JUNE 30, 2020

Page

2-4	Independent Auditors' Report on Communications With Those Charged With Governance
5-7	Adjusting Journal Entries
	Attachment - Management Representation Letter



INDEPENDENT AUDITORS' REPORT ON COMMUNICATIONS WITH THOSE CHARGED WITH GOVERNANCE

To the Board of Commissioners
Housing Authority of the City of Green Bay
Green Bay, Wisconsin

We have audited the financial statements of the Housing Authority of the City of Green Bay ("Housing Authority") as of and for the year ended June 30, 2020, and have issued our report thereon dated November 19, 2020. Professional standards require that we advise you of the following matters relating to our audit.

Our Responsibility in Relation to the Financial Statement Audit

As communicated in our engagement letter dated August 10, 2020, our responsibility, as described by professional standards, is to form and express an opinion about whether the financial statements that have been prepared by management with your oversight are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America. Our audit of the financial statements does not relieve you or management of your respective responsibilities.

Our responsibility, as prescribed by professional standards, is to plan and perform our audit to obtain reasonable, rather than absolute, assurance about whether the financial statements are free of material misstatement. An audit of financial statements includes consideration of internal control over financial reporting as a basis for designing audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Housing Authority's internal control over financial reporting. Accordingly, as part of our audit, we considered the internal control of the Housing Authority solely for the purpose of determining our audit procedures and not to provide any assurance concerning such internal control.

We are also responsible for communicating significant matters related to the audit that are, in our professional judgment, relevant to your responsibilities in overseeing the financial reporting process. However, we are not required to design procedures for the purpose of identifying other matters to communicate to you.

We have provided our findings regarding significant control deficiencies over financial reporting and material noncompliance, and other matters noted during our audit in a separate letter to you dated November 19, 2020.

Planned Scope and Timing of the Audit

We conducted our audit consistent with the planned scope and timing we previously communicated to you.

Compliance with All Ethics Requirements Regarding Independence

The engagement team, others in our firm, as appropriate, our firm, and our network firms have complied with all relevant ethical requirements regarding independence.

Qualitative Aspects of the Housing Authority's Significant Accounting Practices

Significant Accounting Policies

Management has the responsibility to select and use appropriate accounting policies. A summary of the significant accounting policies adopted by the Housing Authority is included in Note 1 to the financial statements. There have been no initial selection of accounting policies and no changes in significant accounting policies or their application during 2020. No matters have come to our attention that would require us, under professional standards, to inform you about (1) the methods used to account for significant unusual transactions and (2) the effect of significant accounting policies in controversial or emerging areas for which there is a lack of authoritative guidance or consensus.

Significant Accounting Estimates

Accounting estimates are an integral part of the financial statements prepared by management and are based on management's current judgments. Those judgments are normally based on knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ markedly from management's current judgments.

The most sensitive accounting estimate affecting the financial statements was:

- Depreciation expense is based on using the straight-line method over the estimated useful life of the asset.

Financial Statement Disclosures

The financial statement disclosures are neutral, consistent, and clear

Significant Difficulties Encountered During the Audit

We encountered no significant difficulties in dealing with management relating to the performance of the audit.

Uncorrected and Corrected Misstatements

For purposes of this communication, professional standards require us to accumulate all known and likely misstatements identified during the audit, other than those that we believe are trivial, and communicate them to the appropriate level of management. Further, professional standards require us to also communicate the effect of uncorrected misstatements related to prior periods on the relevant classes of transactions, account balances or disclosures, and the financial statements as a whole. Management has corrected all identified misstatements.

In addition, professional standards require us to communicate to you all material, corrected misstatements that were brought to the attention of management as a result of our audit procedures. The material misstatements that we identified as a result of our audit procedures were brought to the attention of, and corrected by, management and are listed on pages 5 through 7.

Disagreements With Management

For purposes of this letter, professional standards define a disagreement with management as a matter, whether or not resolved to our satisfaction, concerning a financial accounting, reporting, or auditing matter, which could be significant to the Housing Authority's financial statements or the auditors' report. No such disagreements arose during the course of the audit.

Representations Requested From Management

We have requested certain written representations from management, which are included in the attached letter dated November 19, 2020.

Management's Consultations With Other Accountants

In some cases, management may decide to consult with other accountants about auditing and accounting matters. Management informed us that, and to our knowledge, there were no consultations with other accountants regarding auditing and accounting matters.

Other Significant Matters, Findings, or Issues

In the normal course of our professional association with the Housing Authority, we generally discuss a variety of matters, including the application of accounting principles and auditing standards, operating and regulatory conditions affecting the Housing Authority, and operational plans and strategies that may affect the risks of material misstatement. None of the matters discussed resulted in a condition to our retention as the Housing Authority's auditors.

Other Information in Documents Containing Audited Financial Statements

Pursuant to professional standards, our responsibility as auditors for other information in documents containing the Housing Authority's audited financial statements does not extend beyond the financial information identified in the audit report, and we are not required to perform any procedures to corroborate such other information. However, in accordance with such standards, we have:

- Applied certain limited procedures to management's discussion and analysis, which is required supplementary information (RSI) that supplements the basic financial statements. Our procedures consisted of inquiries of management regarding the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We did not audit the RSI and do not express an opinion or provide any assurance on the RSI.
- We were engaged to report on the combining financial statements, statements and certifications of actual modernization costs and the schedule of expenditures of federal awards, which accompany the financial statements but are not RSI. With respect to this supplementary information, we made certain inquiries of management and evaluated the form, content, and methods of preparing the information to determine that the information complies with accounting principles generally accepted in the United States of America, the method of preparing it has not changed from the prior period, and the information is appropriate and complete in relation to our audit of the financial statements. We compared and reconciled the supplementary information to the underlying accounting records used to prepare the financial statements or to the financial statements themselves.

Our responsibility also includes communicating to you any information which we believe is a material misstatement of fact. Nothing came to our attention that caused us to believe that such information, or its manner of presentation, is materially inconsistent with the information, or manner of its presentation, appearing in the financial statements.

This report is intended solely for the information and use of the Board of Commissioners and management of Housing Authority of the City of Green Bay and is not intended to be and should not be used by anyone other than these specified parties.

Hawkins Ash CPAs, LLP

La Crosse, Wisconsin
November 19, 2020

HOUSING AUTHORITY OF THE CITY OF GREEN BAY
Green Bay, Wisconsin
ADJUSTING JOURNAL ENTRIES
JUNE 30, 2020

Account	Description	Debit	Credit
<u>Adjusting Journal Entry #1</u>			
To reconcile CFP trial balance and correct CFP retained earnings.			
10-3-015-000-3200.000	Retained Earnings	778	
10-3-018-000-3200.000	Retained Earnings	5,476	
11-3-017-000-2802.000	HUD Contributions	5,476	
10-3-015-000-1400.000	Accumulated Depreciation		778
10-3-018-000-2802.000	HUD Contributions		5,476
11-3-017-000-3200.000	Retained Earnings		5,476
	Total	<u>11,730</u>	<u>11,730</u>
<u>Adjusting Journal Entry #2</u>			
To record current year CFP accounts receivable - HUD.			
10-3-017-000-1125.010	Accounts Receivable - HUD	561	
10-3-018-000-1125.010	Accounts Receivable - HUD	44,828	
10-3-019-000-1129.000	Accounts Receivable - HUD	6,106	
10-3-017-000-2802.000	HUD Contributions		561
10-3-018-000-2802.000	HUD Contributions		44,828
10-3-019-000-2802.000	HUD Contributions		6,106
	Total	<u>51,495</u>	<u>51,495</u>
<u>Adjusting Journal Entry #3</u>			
To adjust ROSS due from HUD and ROSS grant revenue to actual.			
50-1-000-000-2802.000	ROSS Grant Revenue	7,016	
50-0-000-000-1129.000	Accounts Receivable - HUD		7,016
	Total	<u>7,016</u>	<u>7,016</u>
<u>Adjusting Journal Entry #4</u>			
To move Broadway Lofts notes receivable.			
30-0-000-000-1158.030	Long-Term Note - Broadway Lofts	503,500	
30-1-000-000-4432.000	Extraordinary Maintenance		503,500
	Total	<u>503,500</u>	<u>503,500</u>
<u>Adjusting Journal Entry #5</u>			
To correct lease receivable and deferred revenue.			
10-0-000-000-1129.000	Accounts Receivable - Other	39	
10-0-000-000-2245.000	Unearned Revenue	28,000	
10-1-000-000-3690.003	Other Income - Cell Tower Rent		28,039
	Total	<u>28,039</u>	<u>28,039</u>
<u>Adjusting Journal Entry #6</u>			
To recognize revenue from WHEDA grant that was unearned in previous year.			
10-0-000-000-2245.000	Unearned Revenue	25,000	
10-1-000-000-3690.002	Other Income		25,000
	Total	<u>25,000</u>	<u>25,000</u>

HOUSING AUTHORITY OF THE CITY OF GREEN BAY
Green Bay, Wisconsin
ADJUSTING JOURNAL ENTRIES
JUNE 30, 2020

Account	Description	Debit	Credit
<u>Adjusting Journal Entry #7</u>			
To reconcile Mason Manor retained earnings to prior year financial statements.			
10-1-000-000-4800.000	Depreciation Expense	777	
10-0-000-000-3200.000	Retained Earnings		596
10-1-000-000-4431.000	Maintenance - Miscellaneous		181
	Total	777	777

Adjusting Journal Entry #8
To close out CFP 2015.

10-1-000-000-4800.000	Depreciation Expense	4,819	
10-3-015-000-1400.000	Accumulated Depreciation	7,856	
10-3-015-000-3200.000	Retained Earnings	94,847	
10-5-000-001-1450.000	Site Improvement	16,192	
10-5-000-001-1460.000	Dwelling Structures	58,347	
10-5-000-001-1475.020	Maintenance Equipment	23,345	
11-1-000-000-4800.000	Depreciation Expense	1,617	
11-3-015-000-1400.000	Accumulated Depreciation	7,682	
11-3-015-000-3200.000	Retained Earnings	42,451	
11-5-000-001-1450.000	Site Improvement	48,516	
10-0-000-000-1400.050	Accumulated Depreciation		7,856
10-0-000-000-3200.000	Retained Earnings		94,847
10-3-015-000-1450.000	Site Improvement		16,192
10-3-015-000-1460.000	Dwelling Structures		58,347
10-3-015-000-1475.000	Maintenance Equipment- OF		23,345
10-3-015-000-4800.000	Depreciation Expense		4,819
11-0-000-000-1400.050	Accumulated Depreciation		7,682
11-0-000-000-3200.000	Retained Earnings		42,451
11-3-015-000-1450.000	Site Improvement		48,516
11-3-015-000-4800.000	Depreciation Expense		1,617
	Total	305,672	305,672

Adjusting Journal Entry #9

To adjust Mason Manor depreciation to actual.

10-1-000-000-4800.000	Depreciation Expense	5,188	
10-0-000-000-1400.050	Accumulated Depreciation		5,188
	Total	5,188	5,188

Adjusting Journal Entry #10

To record the final payment for Milbach Roofing.

10-3-018-000-1125.010	Accounts Receivable - HUD	38,957	
11-3-018-000-1460.000	Dwelling Structures	38,957	
10-3-018-000-2802.001	Hard Portion		38,957
11-3-018-000-2100.000	Accounts Payable by Class		38,957
	Total	77,914	77,914

HOUSING AUTHORITY OF THE CITY OF GREEN BAY
Green Bay, Wisconsin
ADJUSTING JOURNAL ENTRIES
JUNE 30, 2020

Account	Description	Debit	Credit
<u>Adjusting Journal Entry #11</u>			
To record CFP grant addition to the appropriate accounts.			
10-3-017-000-1460.000	Dwelling Structures	28,996	
10-3-017-000-4800.000	Depreciation Expense	483	
10-3-019-000-1400.000	Accumulated Depreciation	483	
10-3-019-000-4430.250	Unit Repair	28,996	
10-3-017-000-1400.000	Accumulated Depreciation		483
10-3-017-000-4430.250	Unit Repair		28,996
10-3-019-000-1460.000	Dwelling Structures		28,996
10-3-019-000-4800.000	Depreciation Expense		483
	Total	<u>58,958</u>	<u>58,958</u>



City of Green Bay
Department of Community and Economic Development

November 19, 2020

Hawkins Ash CPAs, LLP
500 S. 2nd Street, Suite 200
La Crosse, WI 54601

To Whom it may Concern:

This representation letter is provided in connection with your audit of the financial statements of the Housing Authority of the City of Green Bay as of June 30, 2020, and the related notes to the financial statements, for the purpose of expressing opinions on whether the basic financial statements present fairly, in all material respects, the financial position, results of operations, and cash flows, where applicable, of the various opinion units of the Housing Authority of the City of Green Bay in accordance with accounting principles generally accepted for governments in the United States of America (U.S. GAAP).

Certain representations in this letter are described as being limited to matters that are material. Items are considered material, regardless of size, if they involve an omission or misstatement of accounting information that, in the light of surrounding circumstances, makes it probable that the judgment of a reasonable person relying on the information would be changed or influenced by the omission or misstatement.

We confirm that, to the best of our knowledge and belief, having made such inquiries as we considered necessary for the purpose of appropriately informing ourselves as of November 19, 2020:

Financial Statements

- We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter dated August 10, 2020, for the preparation and fair presentation of the financial statements of the various opinion units referred to above in accordance with U.S. GAAP.
- We acknowledge our responsibility for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.
- We acknowledge our responsibility for the design, implementation, and maintenance of internal control to prevent and detect fraud.
- We acknowledge our responsibility for compliance with the laws, regulations, and provisions of contracts and grant agreements.
- We have reviewed, approved, and taken responsibility for the financial statements and related notes.
- We have a process to track the status of audit findings and recommendations.
- We have identified and communicated to you all previous audits, attestation engagements, and other studies related to the audit objectives and whether related recommendations have been implemented.
- Significant assumptions used by us in making accounting estimates, including those measured at fair value, are reasonable.

- Related party relationships and transactions have been appropriately accounted for and disclosed in accordance with the requirements of U.S. GAAP.
- All events subsequent to the date of the financial statements and for which U.S. GAAP requires adjustment or disclosure have been adjusted or disclosed.
- The effects of all known actual or possible litigation and claims have been accounted for and disclosed in accordance with U.S. GAAP.
- All component units, as well as joint ventures with an equity interest, are included and other joint ventures and related organizations are properly disclosed.
- All funds and activities are properly classified.
- All funds that meet the quantitative criteria in GASB Statement No. 34, *Basic Financial Statements—and Management's Discussion and Analysis—for State and Local Governments*, GASB Statement No. 37, *Basic Financial Statements—and Management's Discussion and Analysis—for State and Local Governments: Omnibus* as amended, and GASB Statement No. 65, *Items Previously Reported as Assets and Liabilities*, for presentation as major are identified and presented as such and all other funds that are presented as major are considered important to financial statement users.
- Our policy regarding whether to first apply restricted or unrestricted resources when an expense is incurred for purposes for which both restricted and unrestricted net position/fund balance are available is appropriately disclosed and net position/fund balance is properly recognized under the policy.
- All revenues within the statement of activities have been properly classified as program revenues, general revenues, contributions to term or permanent endowments, or contributions to permanent fund principal.
- All expenses have been properly classified in or allocated to functions and programs in the statement of activities, and allocations, if any, have been made on a reasonable basis.
- All interfund and intra-entity transactions and balances have been properly classified and reported.
- Deposit and investment risks have been properly and fully disclosed.
- Capital assets, including infrastructure assets, are properly capitalized, reported, and if applicable, depreciated.
- All required supplementary information is measured and presented within the prescribed guidelines.
- With regard to investments and other instruments reported at fair value:
 - The underlying assumptions are reasonable and they appropriately reflect management's intent and ability to carry out its stated courses of action.
 - The measurement methods and related assumptions used in determining fair value are appropriate in the circumstances and have been consistently applied.
 - The disclosures related to fair values are complete, adequate, and in accordance with U.S. GAAP.
 - There are no subsequent events that require adjustments to the fair value measurements and disclosures included in the financial statements.
- With respect to the supplementary information, we have performed the following:
 - Made all management decisions and performed all management functions;
 - Assigned a competent individual to oversee the services;
 - Evaluated the adequacy of the services performed;
 - Evaluated and accepted responsibility for the result of the service performed; and
 - Established and maintained internal controls, including monitoring ongoing activities.

Information Provided

- We have provided you with:

- Access to all information, of which we are aware that is relevant to the preparation and fair presentation of the financial statements of the various opinion units referred to above, such as records, documentation, meeting minutes, and other matters;
- Additional information that you have requested from us for the purpose of the audit; and
- Unrestricted access to persons within the entity from whom you determined it necessary to obtain audit evidence.
- All transactions have been recorded in the accounting records and are reflected in the financial statements.
- We have disclosed to you the results of our assessment of the risk that the financial statements may be materially misstated as a result of fraud.
- We have no knowledge of any fraud or suspected fraud that affects the entity and involves:
 - Management;
 - Employees who have significant roles in internal control; or
 - Others where the fraud could have a material effect on the financial statements.
- We have no knowledge of any allegations of fraud, or suspected fraud, affecting the entity's financial statements communicated by employees, former employees, vendors, regulators, or others.
- We are not aware of any pending or threatened litigation, claims, and assessments whose effects should be considered when preparing the financial statements.
- We have disclosed to you the identity of the entity's related parties and all the related party relationships and transactions of which we are aware.
- There have been no communications from regulatory agencies concerning noncompliance with or deficiencies in accounting, internal control, or financial reporting practices.
- ~~The Housing Authority of the City of Green Bay has no plans or intentions that may materially affect the carrying value or classification of assets and liabilities.~~
- ~~We have disclosed to you all guarantees, whether written or oral, under which the Housing Authority of the City of Green Bay is contingently liable.~~
- We have disclosed to you all nonexchange financial guarantees, under which we are obligated and have declared liabilities and disclosed properly in accordance with GASB Statement No. 70, *Accounting and Financial Reporting for Nonexchange Financial Guarantees*, for those guarantees where it is more likely than not that the entity will make a payment on any guarantee.
- For nonexchange financial guarantees where we have declared liabilities, the amount of the liability recognized is the discounted present value of the best estimate of the future outflows expected to be incurred as a result of the guarantee. Where there was no best estimate but a range of estimated future outflows has been established, we have recognized the minimum amount within the range.
- We have disclosed to you all significant estimates and material concentrations known to management that are required to be disclosed in accordance with GASB Statement No. 62 (GASB-62), *Codification of Accounting and Financial Reporting Guidance Contained in Pre-November 30, 1989 FASB and AICPA Pronouncements*. Significant estimates are estimates at the balance sheet date that could change materially within the next year. Concentrations refer to volumes of business, revenues, available sources of supply, or markets or geographic areas for which events could occur that would significantly disrupt normal finances within the next year.
- We have identified and disclosed to you the laws, regulations, and provisions of contracts and grant agreements that could have a direct and material effect on financial statement amounts, including legal and contractual provisions for reporting specific activities in separate funds.

- There are no:
 - Violations or possible violations of laws or regulations, or provisions of contracts or grant agreements whose effects should be considered for disclosure in the financial statements or as a basis for recording a loss contingency, including applicable budget laws and regulations.
 - Unasserted claims or assessments that our lawyer has advised are probable of assertion and must be disclosed in accordance with GASB-62.
 - Other liabilities or gain or loss contingencies that are required to be accrued or disclosed by GASB-62
 - Continuing disclosure consent decree agreements or filings with the Securities and Exchange Commission and we have filed updates on a timely basis in accordance with the agreements (Rule 240, 15c2-12).
- The Housing Authority of the City of Green Bay has satisfactory title to all owned assets, and there are no liens or encumbrances on such assets nor has any asset or future revenue been pledged as collateral, except as disclosed to you.
- We have complied with all aspects of grant agreements and other contractual agreements that would have a material effect on the financial statements in the event of noncompliance.

Single Audit

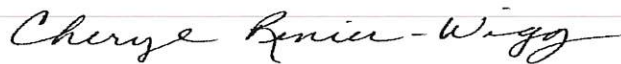
- With respect to federal awards, we represent the following to you:
 - We are responsible for understanding and complying with, and have complied with, the requirements of Title 2 U.S. Code of Federal Regulations (CFR) Part 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards (Uniform Guidance).
 - We are responsible for the preparation and presentation of the schedule of expenditures of federal awards in accordance with the Uniform Guidance.
 - We believe the schedule of expenditures of federal awards, including its form and content, is fairly presented in accordance with the Uniform Guidance.
 - The methods of measurement or presentation have not changed from those used in the prior period.
 - We are responsible for including the auditor's report on the schedule of expenditures of federal awards in any document that contains the schedule and that indicates that the auditor has reported on such information.
 - We have identified and disclosed all of our government programs and related activities subject to the Uniform Guidance compliance audit.
 - We have notified you of federal awards and funding increments that were received before December 26, 2014 (if any) and differentiated those awards from awards and funding increments received on or after December 26, 2014, and subject to the audit requirements of the Uniform Guidance.
 - When the schedule of expenditures of federal awards is not presented with the audited financial statements, we will make the audited financial statements readily available to the intended users of the schedule of expenditures of federal awards no later than the date of issuance by the entity of the schedule of expenditures of federal awards and the auditor's report thereon.
 - We have, in accordance with the Uniform Guidance, identified in the schedule of expenditures of federal awards, expenditures made during the audit period for all awards provided by federal agencies in the form of grants, federal cost-reimbursement contracts, loans, loan guarantees, property (including donated surplus property), cooperative agreements, interest subsidies, food commodities, direct appropriations, and other assistance.

- We have provided to you our interpretations of any compliance requirements that are subject to varying interpretations.
- We have made available to you all federal awards (including amendments, if any) and any other correspondence relevant to federal programs and related activities that have taken place with federal agencies or pass-through entities.
- We have received no requests from a federal agency to audit one or more specific programs as a major program.
- We have identified and disclosed to you all amounts questioned and any known noncompliance with the direct and material compliance requirements of federal awards, including the results of other audits or program reviews, or stated that there was no such noncompliance. We also know of no instances of noncompliance with direct and material compliance requirements occurring subsequent to period covered by the auditor's report.⁹
- We have disclosed to you any communications from federal awarding agencies and pass-through entities concerning possible noncompliance with the direct and material compliance requirements, including communications received from the end of the period covered by the compliance audit to the date of the auditor's report.
- We have made available to you all documentation related to compliance with the direct and material compliance requirements, including information related to federal program financial reports and claims for advances and reimbursements.
- Federal program financial reports and claims for advances and reimbursements are supported by the books and records from which the basic financial statements have been prepared (and are prepared on a basis consistent with the schedule of expenditures of federal awards).
- The copies of federal program financial reports provided to you are true copies of the reports submitted, or electronically transmitted, to the respective federal agency or pass-through entity, as applicable.
- We have properly classified amounts claimed or used for matching in accordance with related guidelines in the Uniform Guidance, as applicable.
- We have charged costs to federal awards in accordance with applicable cost principles.
- We are responsible for and have accurately prepared the summary schedule of prior audit findings to include all findings required to be included by the Uniform Guidance, and we have provided you with all information on the status of the follow-up on prior audit findings by federal awarding agencies and pass-through entities, including all management decisions.
- We have disclosed to you the findings received and related corrective actions taken for previous audits, attestation engagements, and internal or external monitoring that directly relate to the objectives of the compliance audit, including findings received and corrective actions taken from the end of the period covered by the compliance audit to the date of the auditor's report.
- The reporting package does not contain personally identifiable information.
- We have disclosed all contracts or other agreements with service organizations and disclosed to you all communications from these service organizations relating to noncompliance at the organizations.
- We have reviewed, approved, and taken responsibility for the financial statements and related notes and an acknowledgment of the auditor's role in the preparation of this information. (This representation is required by footnote 28 to paragraph 3.18 of Government Auditing Standards when the auditor has a role in preparing the trial balance and draft financial statements and related notes.)

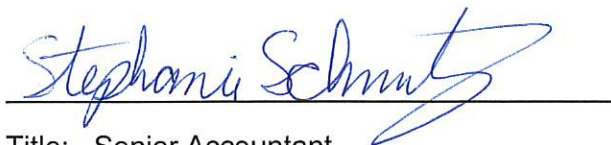
- We have disclosed to you the nature of any subsequent events that provide additional evidence with respect to conditions that existed at the end of the reporting period that affect noncompliance during the reporting period.

In addition:

- We are responsible for understanding and complying with the requirements of federal statutes, regulations, and the terms and conditions of federal awards related to each of our federal programs and have identified and disclosed to you the federal statutes, regulations, and the terms and conditions of federal awards that are considered to have a direct and material effect on each major federal program; and we have complied with these direct and material compliance requirements.
- We are responsible for establishing and maintaining, and have established and maintained, effective internal control over compliance for federal programs that provide reasonable assurance that we are managing our federal awards in compliance with federal statutes, regulations, and the terms and conditions of the federal award that could have a material effect on our federal programs. Also, no changes have been made in the internal control over compliance or other factors that might significantly affect internal control, including any corrective action taken by management with regard to significant deficiencies and material weaknesses in internal control over compliance, have occurred subsequent to the period covered by the auditor's report.
- We are responsible for and have accurately completed the appropriate sections of the Data Collection Form and we are responsible for taking corrective action on audit findings of the compliance audit and have developed a corrective action plan that meets the requirements of the Uniform Guidance.



Title: Executive Director



Title: Senior Accountant



Report to the
Housing Authority
of the City of Green Bay

MEETING DATE

January 21, 2021

PREPARED BY

Cheryl Renier-Wigg, Staff

AGENDA ITEM # E.2

Consideration with possible action on approval of the Housing Study.

BACKGROUND

The RDA contracted with MSA Professional Services Inc. to provide a housing study for Green Bay and in part the surrounding communities. This study will discuss the housing demand and supply as well as recommendations as to how the City should be focusing efforts in recruiting developers for new housing developments. This housing study will help the City strategize ways to close housing gaps and improve housing options.

RECOMMENDATION

To approve the Housing Study provided by MSA Professional Services Inc.

FISCAL IMPACT

ATTACHMENTS

1. Green Bay Housing Market Study 10052020 (1)
2. Green Bay Housing Market Study_Survey Results (1)
3. Appendix B - Maps
4. Exported Executive summary

Green Bay

WISCONSIN

Housing Market Study

October 6, 2020 FINAL

ACKNOWLEDGMENTS

Redevelopment Authority

Gary Delveaux, Chair
Matt Schueller, Vice Chair
James Blumreich
Kathy Hinkfuss
Alder Barbara Dorff
Melanie Parma
Deby Dehn
Jeff Mirkes-*Liaison Member*
Leah Weycker-*Liaison Member*
Chelsea Kocken-*Liaison Member*

Community & Economic Development Staff

Kevin Vonck, Development Director
Cheryl Renier-Wigg, Assistant Development Director
Matt Buchanan, Development Specialist
David Buck, Principal Planner
Paul Neumeyer, Zoning Administrator
Will Peters, Neighborhood Development Specialist
Erin Roznik, Design Specialist

Prepared by:

MSA Professional Services, Inc.

CONTENT

01	Executive Summary	52	Other Housing Market Forces
03	Introduction	71	Housing Gaps & Opportunities
07	About Green Bay	80	Implementation
17	General Housing Characteristics	A	Appendix A - Survey Results
22	Rental Market	B	Appendix B - Maps
35	Ownership Market		
43	Housing for Special Populations		

DEFINITIONS

Affordable Housing:

Housing that serves lower-income residents, typically households earning 80% of the area median income (AMI) as calculated by the US Department of Housing and Urban Development (HUD).

Housing Affordability:

The measure of how much a household can spend toward total housing cost. The widely accepted standard for affordability states that a household should spend no more than 30% of their gross income toward housing costs.

Workforce Housing:

Housing that is affordable to the workforce in a community. Because incomes within the workforce vary, a range of housing options is needed to fit the needs of the community.

GLOSSARY

ACS: American Community Survey (Census Bureau)

AMI: Area Median Income

DOA: (Wisconsin) Department of Administration

HUD: (US Department of) Housing and Urban Development

EXECUTIVE SUMMARY

GREEN BAY HOUSING MARKET STUDY

INTRODUCTION

The purpose of this study is to help the City better understand its housing market and the housing market in surrounding communities (Allouez, Ashwaubenon, Bellevue, Suamico, De Pere and Howard)—the secondary market. This study examines the existing balance between housing demand and supply by analyzing data, talking to housing experts, and understanding local residents' experiences. Based on this examination, gaps in the number, type, price point and location of housing units in Green Bay are indicated. To close these gaps and improve housing options in the City, this study lays out a toolbox of targeted strategies.

HOUSING GAPS & OPPORTUNITIES

Using both conservative and high growth scenarios to arrive at a range, the City will need the following to meet projected housing demand by 2040:

- **3,314 - 7,441 rental units (140 - 310/year)**

This equates to approximately the following per year, based on current rental pricepoints and HUD FY2020 income categories:

- 75-170 units with monthly rent up to \$1,030
- 50-110 units with monthly rent between \$1,150-\$1,650
- 15-30 units with monthly rent greater than \$1,440

- **4,052 - 9,098 owner-occupied units (170 - 375/year)**

This includes attached and detached units and equates to the following per year, based on current ownership price points and HUD FY2020 income categories:

- 35-75 units priced up to \$158,000
- 35-75 units priced between \$178,000-\$248,000
- 100-225 units priced greater than \$217,000

IMPLEMENTATION

(refer to pages 80-84 for more detail)

Goal

The City's primary housing goal is to Build Healthy

Neighborhoods. Healthy neighborhoods have:

- Varied housing types, sizes and price points, including both owner- and renter-occupied units. This enables more people to stay in the neighborhood as housing needs shift, and it limits future instability due to changes in the housing market.
- Sidewalks and urban design features that make walking pleasant and safe (whether for transportation or for pleasure).
- Convenient access to public transit and daily needs retail and services.
- Quality parks and open space.
- Community gather places, including both public venues (e.g. community center) and private venues (e.g. coffee shops).
- Active neighborhood associations and public or quasi-public places to meet within or near the neighborhood.

STRATEGIES TO IMPROVE HOUSING OPTIONS

Communication Strategies

1. **Establish Housing Committee**—The Housing Committee can be the driving force to implement this plan, provide oversight on the development and administration of funding programs, support public outreach about the City's housing needs and programs, and support updates to this plan as the market shifts and outside funding programs change.
2. **Improve Staff & Developer Communications & Processes**—Improve the experience for developers by coordinating feedback and sign-off from each department during the development review process. Increasing efficiency should also decrease costs to developers.

Initiatives

3. **Assist & Grow Neighborhood Associations**—Promote neighborhood identity and social cohesion through neighborhood associations. Use neighborhood associations as a way to engage residents in planning efforts and developments.
4. **Retain Inventory of and Market City-Owned Redevelopment Properties**—Continue maintaining a repository of properties owned by the RDA and

EXECUTIVE SUMMARY

incentives offered for residential and other types of development.

Regulation

5. **Amend Comprehensive Plan**—Update Future Land Use Map to include more flexibility in residential and mixed use areas.
6. **Examine Waiving or Reducing Development Fees**—Consider waiving or reducing fees on a case-by-case basis to encourage affordable housing and reduce costs to developers.
7. **Increase Code Enforcement for Converted Single-Family Rentals**—Create a targeted rental inspection program in areas with large number of single-family homes converted to rentals.
8. **Streamline Approval Process for Affordable Housing**—Streamline approval process for housing projects that include affordable units to offer an incentive to include these types of units in developments.
9. **Reduce Parking Requirements for Affordable Housing**—Consider reducing parking requirements for affordable multi-family developments located within a certain distance (1,000 to 1,500 feet) of a bus stop.
10. **Review Requirements for Landscaping and Building Materials in Zoning Code**—These elements can drive up developer costs. Review requirements for landscaping and hardscaping materials to see if any requirements can be softened or if there are materials that could be used to offer the same aesthetic at a lower price point.
11. **Adopt Policies That Encourage Accessory Dwelling Units (ADUs)**—Consider permitting ADUs by right in all residential areas. A requirement could be added that the property owner live on-site.
12. **Enable Cottage Courts Through PUDs**—Explore areas where cottage courts could be possible in the City and assemble and promote these areas to developers through the RDA.
13. **Create a Rural Holding (RH) Zoning District**—Create a Rural Holding District in the City's Zoning Code for undeveloped Land. The purpose of the district should be to hold land as agricultural or open space until it is ready to be placed into regular zoning classification such as R-1, R-2, etc.

Funding

14. **Create an Affordable Housing Trust Fund**—Create an Affordable Housing Trust Fund as a general purpose vehicle that can serve various affordability initiatives anywhere in the City.
15. **Utilize Tax Increment Financing for Affordable Housing Incentives**—Use TIF for the construction

of infrastructure to encourage the development of housing.

16. **Utilize Tax Increment Financing-Affordable Housing One-Year Extension**—Hold open TIF Districts that are about to be closed for one additional year beyond their planned or maximum duration to generate funds that can be used anywhere in the City for affordable housing.
17. **Promote the Use of the Federal and State Low Income Housing Tax Credit (LIHTC) Program**—Support and encourage developer use of LIHTC. Affordable Housing Trust Funds could be used as local match for LIHTC.
18. **Market Opportunity Zones**—Promote the four areas in the City that qualify under this program offering opportunity for private investment and development of workforce housing.
19. **Increase Use of Downpayment Assistance**—Promote Wisconsin Housing and Economic Development Association (WHEDA) and Federal Home Loan Bank of Chicago (FHLBC) downpayment assistance programs.
20. **Amend Rental Conversion Program Policy**—Consider the following changes to the City's rental conversion grant program: 1) at least 10% of funds must be used for exterior renovations; and 2) increase the maximum amount of the grant.

Partnerships

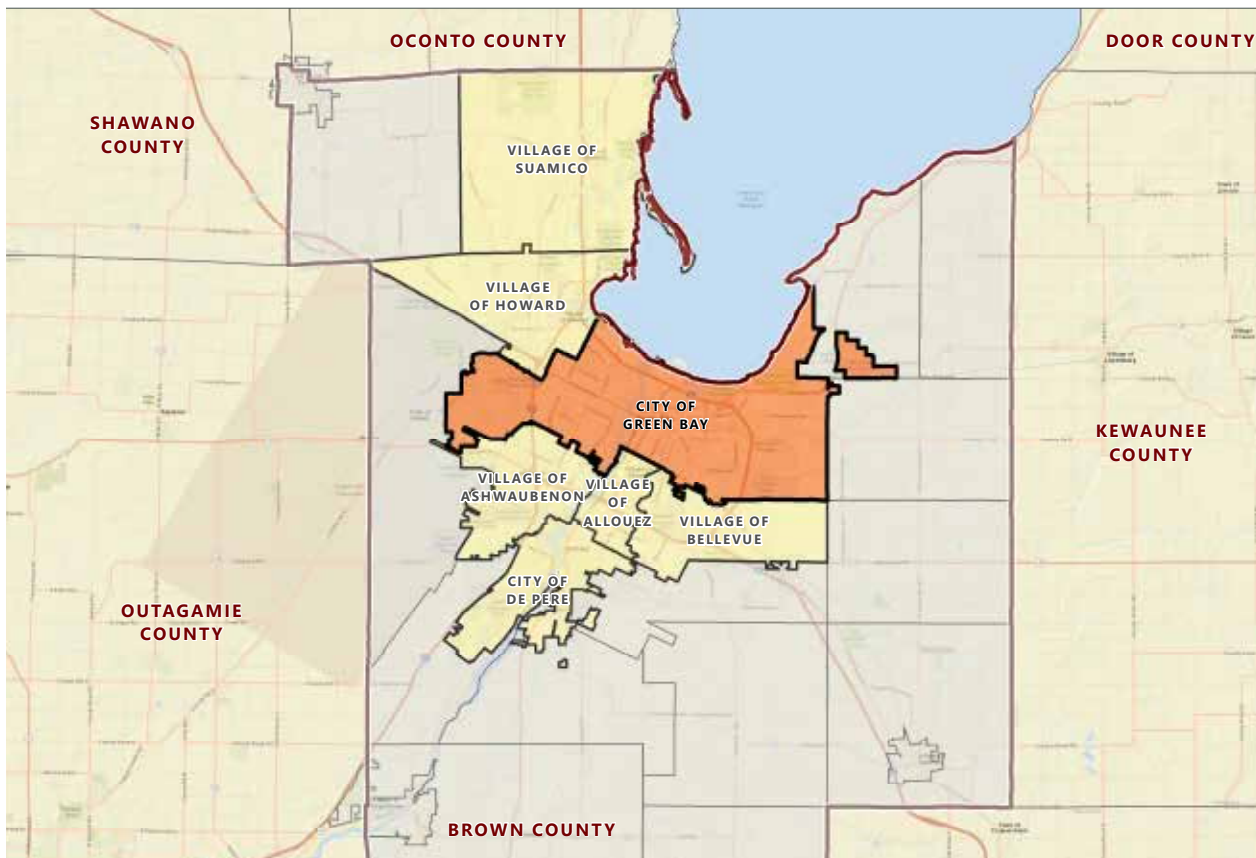
21. **Support Habitat for Humanity, NeighborWorks Green Bay and Other Affordable Housing Providers**—Maintain supply of lots for new home construction.
22. **Form Working Groups with Major Employers**—Convene major employers annually to discuss housing issues and initiatives.
23. **Coordinate with the University of Wisconsin-Green Bay and Northeast Wisconsin Technical College(NWTC)**—Work with the University to update its campus plan every 5-10 years. A big component of the plan should be plans to house students within the community. Partner with NWTC and the Department of Workforce Development to encourage people to seek training in building trades.

INTRODUCTION

This study was commissioned by the Redevelopment Authority (RDA) of the City of Green Bay. The RDA has identified housing as a critical issue that needs to be addressed to improve Green Bay and grow its economy based on feedback from various stakeholders. The purpose of this study is to help the City better understand its housing market and the housing market in surrounding communities (Allouez, Ashwaubenon, Bellevue, Suamico, De Pere and Howard), and to craft targeted strategies to improve housing options.

There are two parts to the Green Bay housing supply. The first is all of the housing in Green Bay and the second is all of the housing outside of Green Bay for people who go to school or work in the City. The housing in Green Bay is the easiest to measure and analyze, and is the part that the City has the most control over. The housing outside the City is a bit harder to quantify and qualify, but it is nevertheless important to our understanding of the overall market. This report attempts to document conditions and trends in the overall market, including an understanding of why people are choosing to live where they live.





STUDY PROCESS

This study uses a variety of methods and data to understand the housing market. Objective, measurable data were collected from the City, Brown County, the Multiple Listing Service (real estate listings and sales), the State of Wisconsin, the U.S. Department of Housing and Urban Development and the U.S. Census Bureau. The City is compared to surrounding communities and wider context (county, state, nation) in a variety of ways, and also compared to itself in the form of time-series data that reveal trends. This study also incorporated a series of interviews with people familiar with the housing market—the housing experts, and a community survey of area residents and employees.

Project Oversight

The study was initiated by the Redevelopment Authority of the City of Green Bay. City Staff from the Department of Community and Economic Development met four times during the study process: first in January 2020 for a kickoff discussion of issues and opportunities facing the City and region, then in February to prepare for interviews and the community survey, next for a presentation and discussion of the first draft of the study in August and finally for a public meeting presentation of the final plan in September.

Interviews

The project team met and interviewed a variety of people with knowledge and insight about the local housing market, including realtors, lenders, builders, landlords, students and employers. These interviews were conducted in May 2020.

The feedback collected in these interviews often gravitated to similar topics and viewpoints, reflecting a strong shared understanding of how the local housing market functions. This feedback is described in the following chapters. In a few cases the interviewees were not in agreement on a topic – these differing viewpoints are noted.

There was one question of particular interest that we asked near the end of every interview:

“What role do you see for the City to influence the housing market?”

A summary of noteworthy responses to this question follows, in no particular order:

1. Build neighborhoods near large employers. Although residential development may not traditionally be encouraged near industrial properties, creating homes near jobs so that people can walk to work will benefit everyone.

- Find ways to hold landlords accountable for the quality and upkeep of their units.
- Offer incentives that can be provided through the TIF Affordable Housing Extension. The City could give developers loans up front for utility extensions because banks often won't finance this.
- Improve communication between City and housing experts/organizations in the community to identify opportunities and solutions to housing challenges.
- Streamline the application approval process within the City to shorten the time between when developers submit an application and when they are able to begin development. When decisions are delayed until the last minute, developers lose money.
- Encourage a variety of non-traditional housing types (tiny homes, mixed use).
- Encourage development of market rate and affordable housing.
- Focus on parks, trails and other amenities that people want in a community.

Community Survey

A community survey was conducted April 2020. The survey was offered online. In total the survey had approximately 968 responses, including 74 in the Spanish version of the survey. The survey was promoted via notices in the paper, social media, websites, and through email. The full responses are provided in Appendix B. Relevant findings are featured throughout the following chapters.

DEFINITIONS

The terms 'housing affordability', 'affordable housing' and 'workforce housing' are often used interchangeably, however they have different meanings. These terms are defined here to aid in understanding the analysis and recommendations in this study.

Affordable Housing

Affordable housing is housing that typically serves the lowest-income residents of a community. Generally this includes residents with no income up through residents making 80% the area median income. Income limits calculated by the US Department of Housing and Urban Development (HUD) give ranges for which housing market service levels are measured. The income limits for Green Bay are defined using the Green Bay Metro FMR (Fair Market Rent) area. Current 2020 Income limits for the Green Bay Metro area are shown in the figure below.

Funding for newly constructed affordable housing almost always comes from subsidies that offset costs of construction and/or operation. This allows rents to be set at a certain price that is manageable for low-income households based on the HUD income limits that come out every year. The price also takes into consideration families' other expenses such as food, childcare, transportation and healthcare. Other forms of affordable housing include:

- » Naturally Occurring Affordable Housing (NOAH)
- » Housing Operated by Non-Profits
- » Vouchers, Tax Credits, Other Federal Programs

Figure 1. FY 2020 Income Limits for Green Bay HUD Metro Fair Market Rent Area

Source: US Department of Housing and Urban Development

FY 2020 Income Limit Area	Median Family Income for Family of 4	FY 2020 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Green Bay, WI HUD Metro Fair Market Rent Area	\$82,300	Extremely Low Income 30% AMI	\$17,300	\$19,800	\$22,250	\$26,200	\$30,680	\$35,160	\$39,640	\$44,120
		Very Low Income 50% AMI	\$28,850	\$32,950	\$37,050	\$41,150	\$44,450	\$47,750	\$51,050	\$54,350
		Low Income 80% AMI	\$46,100	\$52,700	\$59,300	\$65,850	\$71,150	\$76,400	\$81,700	\$86,950

Housing Affordability

Housing affordability is a measure of how much a person or household can spend toward total housing cost. This measure is relative to income, meaning that higher-income households have a wider selection of homes that would be affordable, while lower-income households generally have fewer affordable options within the housing market.

The widely accepted standard for affordability states that a household should spend no more than 30% of their gross income toward housing costs. This standard is the same for owners and renters. For renters this also includes utilities and renters insurance. For homeowners this includes principal, interest, taxes, insurance and utilities.

Income categories are calculated by HUD, and used to determine appropriate monthly housing costs across different regions. For the Green Bay Metro region, affordability limits are shown below. For example, in Green Bay a household earning 100% of the area median income could afford a \$307,400 home or a monthly rent of \$2,058. In contrast, a household earning 50% of the area median income could afford a \$158,200 home or a monthly rent of \$1,029.

Workforce Housing

Workforce housing is housing that is affordable to the workforce in a community. Because incomes within the workforce vary, a range of housing options is needed to fit the needs of the community. Workforce housing also means ensuring a supply of affordable housing for employee households that earn minimum wage—and ensuring appropriately priced housing for moderate to high-income earners in both the rental and ownership markets.

Variety in the housing stock is important, as households have a variety of preferences that impact where and how they can live. Important types of variety necessary to serve area employees include structure types, sizes, locations, and price points.

Figure 2. Affordability Thresholds for Green Bay HUD Metro Fair Market Rent Area

Source: US Department of Housing and Urban Development

FY 2020 Income Limit Area	Maximum Monthly Housing Cost for Family of 4 (100% Median Income)	FY 2020 Income Limit Category	Persons in Family					
			1	2	3	4	5	6
Green Bay, WI HUD Metro Fair Market Rent Area	\$2,058	Extremely Low Income 30% AMI	\$433	\$495	\$556	\$655	\$767	\$879
		Very Low In- come 50% AMI	\$721	\$824	\$926	\$1,029	\$1,111	\$1,194
		Low Income 80%AMI	\$1,153	\$1,318	\$1,483	\$1,646	\$1,779	\$1,910

ABOUT GREEN BAY

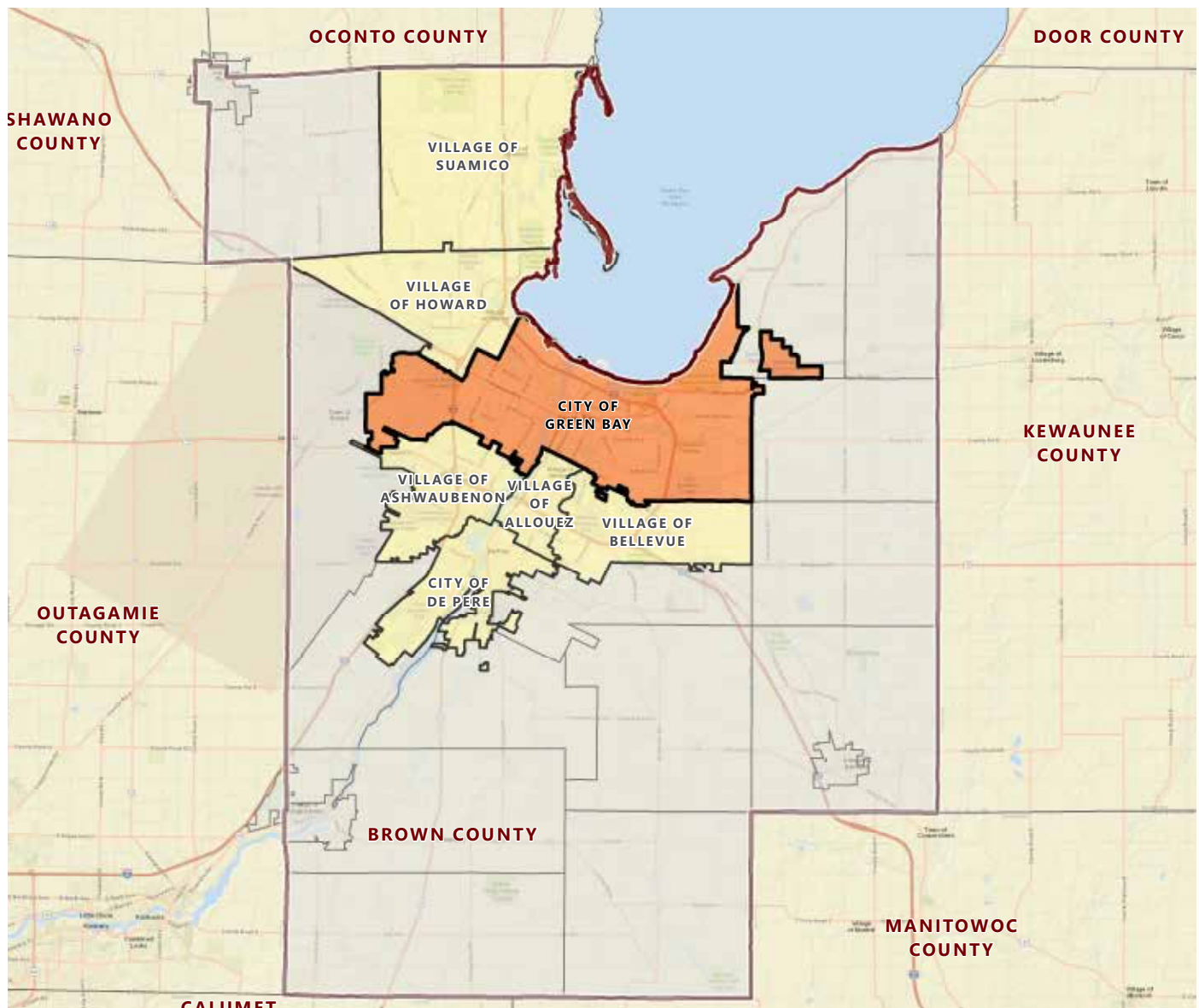
CITY OVERVIEW

Green Bay is considered Wisconsin's earliest European settlement and was home to several indigenous peoples for hundreds of years before Europeans arrived. Both indigenous peoples and arriving white settlers used the waterways as a source of prosperity to grow and provide for their communities. The area is also crossed with abundant natural resource amenities, and Green Bay to this day is still a major shipping center through the Great Lakes. Some of the largest employers in the community are still in the paper and shipping/transportation industries.

Green Bay is currently undergoing a downtown transformation that is attracting people downtown to live, work and play. There are several new housing developments, and new opportunities for recreation, entertainment and employment that are part of this effort. This report discusses some of these recent/current developments and seeks to leverage the momentum of these efforts to ensure that the City has the housing current and future residents are looking for.



COMMUNITY BASICS



Green Bay is the largest city in Brown County and the third largest city in the State of Wisconsin. It is located on the shores of Lake Michigan, and surrounded by the communities of Allouez, Ashwaubenon, Bellevue, De Pere, Howard, and Suamico. Well connected within the region, Madison is a 2.5 hour drive, Milwaukee 2 hours, Chicago 3.75 hours, and the Twin Cities 4.5 hours.

The largest of all communities in the area, Green Bay is known for its football, lake views, and natural/recreational amenities.

One of the major tourist destinations in the State of Wisconsin, over 5.7 million tourists pass through the City and surrounding areas each year, with the number of visitors increasing on an annual basis.

Per the Green Bay Convention and Visitors Bureau, \$671 million is circulated into the local economy through tourism each year, generating \$43.5 million in local tax revenue that supports the City and County's ongoing operations and improvements.

POPULATION

Population within the region and the City itself has displayed relative consistency throughout the past decade. The City's secondary market (Allouez, Ashwaubenon, Bellevue, De Pere, Howard, Suamico) has shown a net population increase over the past 5 years, while the City itself has seen a net increase of 1,609 residents from 2010 to 2019. This represents a total percentage growth of 1.6%. This is the lowest growth percentage among communities in the secondary market that experienced growth over the past decade.

The growth pattern within the metro area indicates the City's loss of potential growth to other communities. The City's relatively low growth within strong regional growth suggests that the City could be attracting a larger share of the growth in people and housing than it currently is.

Population change is directly tied to change in the number of households and the size of those households, both of which are influenced by availability of desirable units within desired markets. Green Bay's data indicates increases of household size (larger households and households with children), without growth in the number of households.

Figure 3. Population Change

Source: 2018 ACS 5-Year Estimates

Municipality	2010-2019 Population Change	Percent Change Over Decade
Green Bay	1,636	1.6%
Allouez	-182	-1.3%
Ashwaubenon	-83	-0.5%
Bellevue	986	6.8%
De Pere	942	4%
Howard	2,281	13.1%
Suamico	1,389	12.2%

Figure 4. Population Growth Trends in Green Bay and Secondary Market

Source: 2018 ACS 5-Year Estimates



HOUSEHOLDS

Figure 5. Annual Change in Total Households in Green Bay and Secondary Market

Source: 2018 ACS 5-Year Estimates

Municipality	2010-2018 Household Change	Percent Change
Green Bay	-1,980	-4.24%
Allouez	-90	-1.61%
Ashwaubenon	253	3.31%
Bellevue	825	14.34%
De Pere	1,035	12.28%
Howard	1,352	19.9.3%
Suamico	713	17.62%

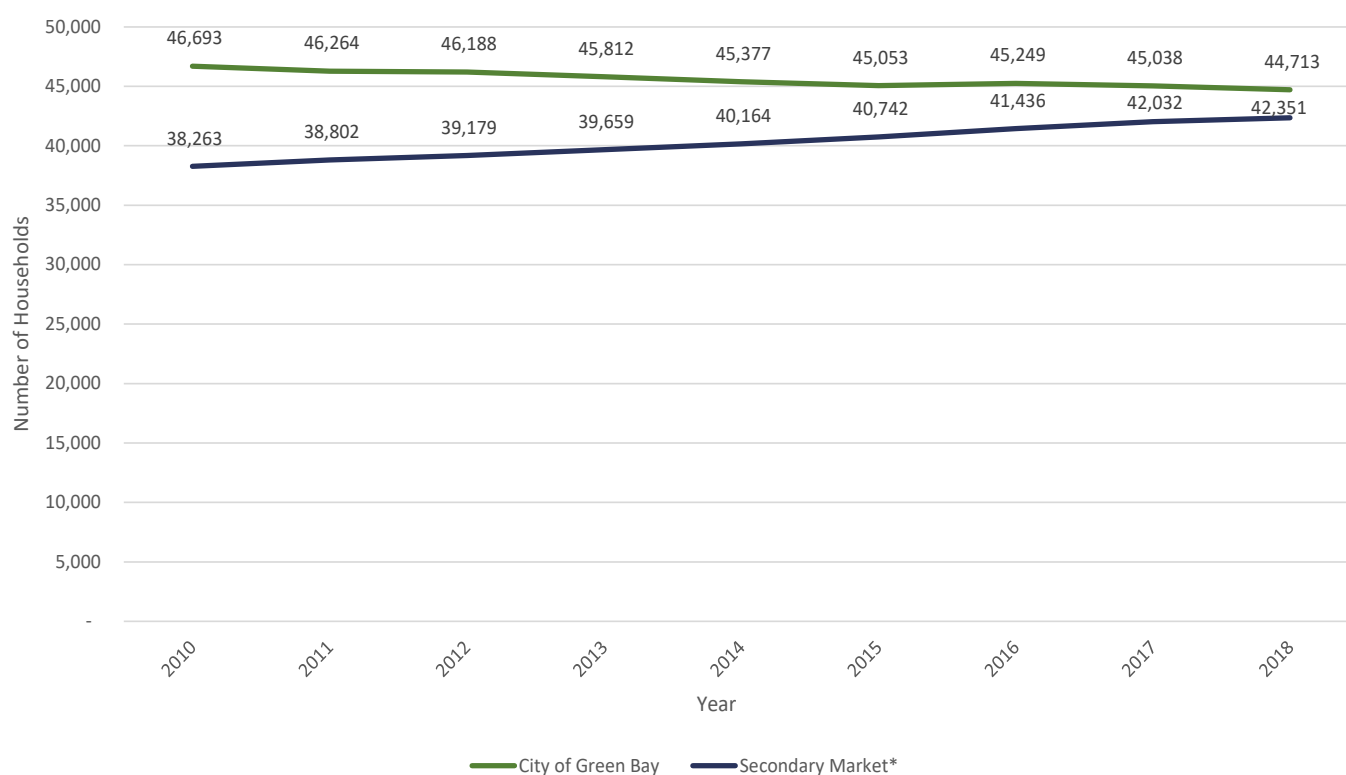
The estimate of total households within the City has shown a consistent slight decline each year since 2010. This relative consistency in number of households, combined with the slight population increase, runs contrary to larger national trends of decreasing average household sizes—which directly impacts demand for existing housing stock.

Larger family sizes and new family formation is a key factor in Green Bay's population growth, and indicates a strong base of not only families, but also youth that the City can work to convert into lifelong residents of the City over the next 20-40 years.

National trends show that most age groups are living in larger households now than they were a decade ago. This change is most transparent for adults age 35 and older. Between 2010 and 2017 there was a three percent increase in the number of adults age 35 and older living in households with at least three people. A common explanation for larger households among older adults is young adults who reside with their parents, but this could also be a parent of the householder or simply a roommate.

Figure 6. Household Trends in Green Bay and Secondary Market

Source: 2018 ACS 5-Year Estimates



AGE COHORTS

Age trends are used to help predict current and future needs of the community—especially needs related to recreation, education, and service amenities (e.g. daycare).

As people continue to age, or add members to their households, their needs change as well. Since 2010, the City has seen an overall increase in population. Some age cohorts such as older children (10-19) and middle-aged adults (40-49) have decreased as students move off to college and households relocate.

There has been an increase in persons aged 20-29 and 30-39, a typical age for the formation of family households that would factor into the increase in young children (0-9). The other age range displaying a large increase is those at retirement age, from 60-69 years old. These households likely aged into this category over the decade, which is consistent with general trends of aging in the County, State, and Nation as baby-boomers reach retirement. Older households have, or will have, unique housing needs.

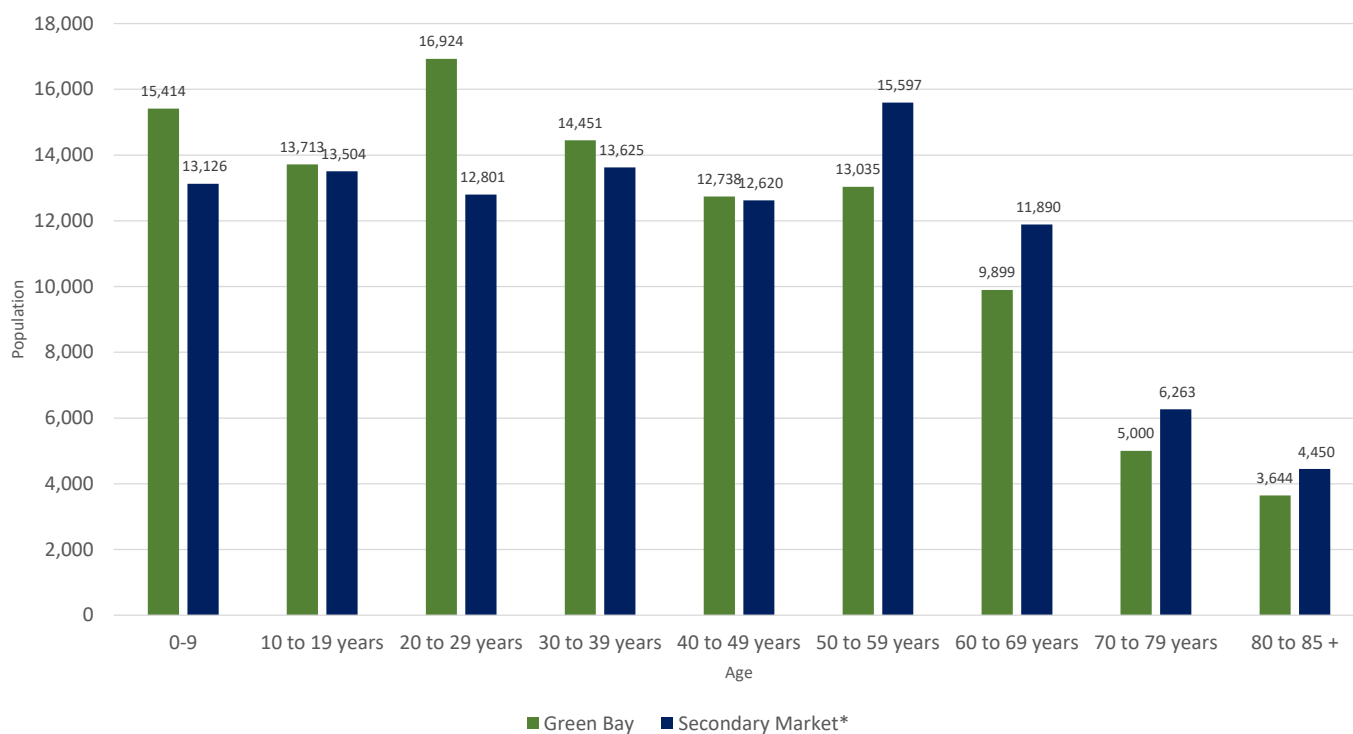
Figure 7. Annual Change for Age Cohorts in Green Bay

Source: 2018 ACS 5-Year Estimates

Green Bay	Total Change 2010 -2018	Percent Change
0-9	548	3.69%
10-19	-1,023	-7.01%
20-29	707	4.36%
30-39	313	2.17%
40-49	-2,440	-19.16%
50-59	-61	-0.47%
60-69	2,414	32.25%
70-79	322	6.88%
80-85+	-98	-2.62%
Total Change	761	0.7%

Figure 8. Population by Age Group in Green Bay and Secondary Market

Source: 2018 ACS 5-Year Estimates



POPULATION PROJECTIONS

Green Bay's future population growth has been projected by the State Department of Administration (DOA). DOA projections can be used to predict future demand for community resources, housing, and municipal projections of service levels.

Currently the third largest City in the State, Green Bay does not have the same growth rate projection as other similarly sized communities and is not projected to maintain its population rank in Wisconsin. Kenosha is projected to surpass Green Bay's population by 2040 to become the third largest city in the state.

DOA projections are based on historical trends, and market forces and local policy can have a large impact on the long-term accuracy of these projections. As Green Bay has seen housing market-share loss to bordering municipalities, there is potential that a strategic investment in housing opportunities within the City could shift these projections.

The community survey administered through this study indicated that mid-tier housing is in short supply, and that younger people are more interested in moving to Green Bay after college but find homeownership out of reach. The apartment market is currently "tight", with a low vacancy rate which decreases opportunity to attract residents while increasing housing costs in a competitive market.

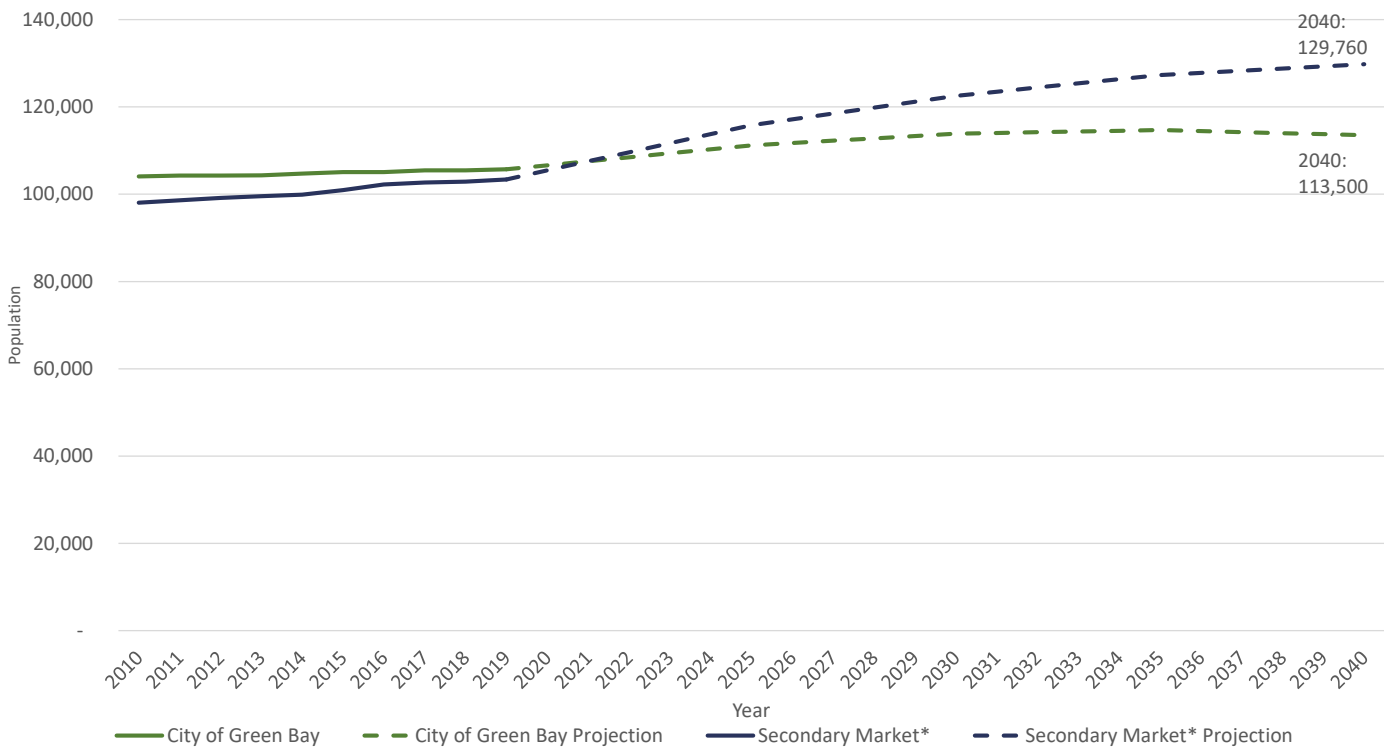
Figure 9. Population Projections for Green Bay

Source: WI Department of Administration

Green Bay Population Projections	2025	2030	2035	2040
DOA Projection	111,200	113,850	114,700	113,500

Figure 10. Population Projections for Green Bay and Secondary Market

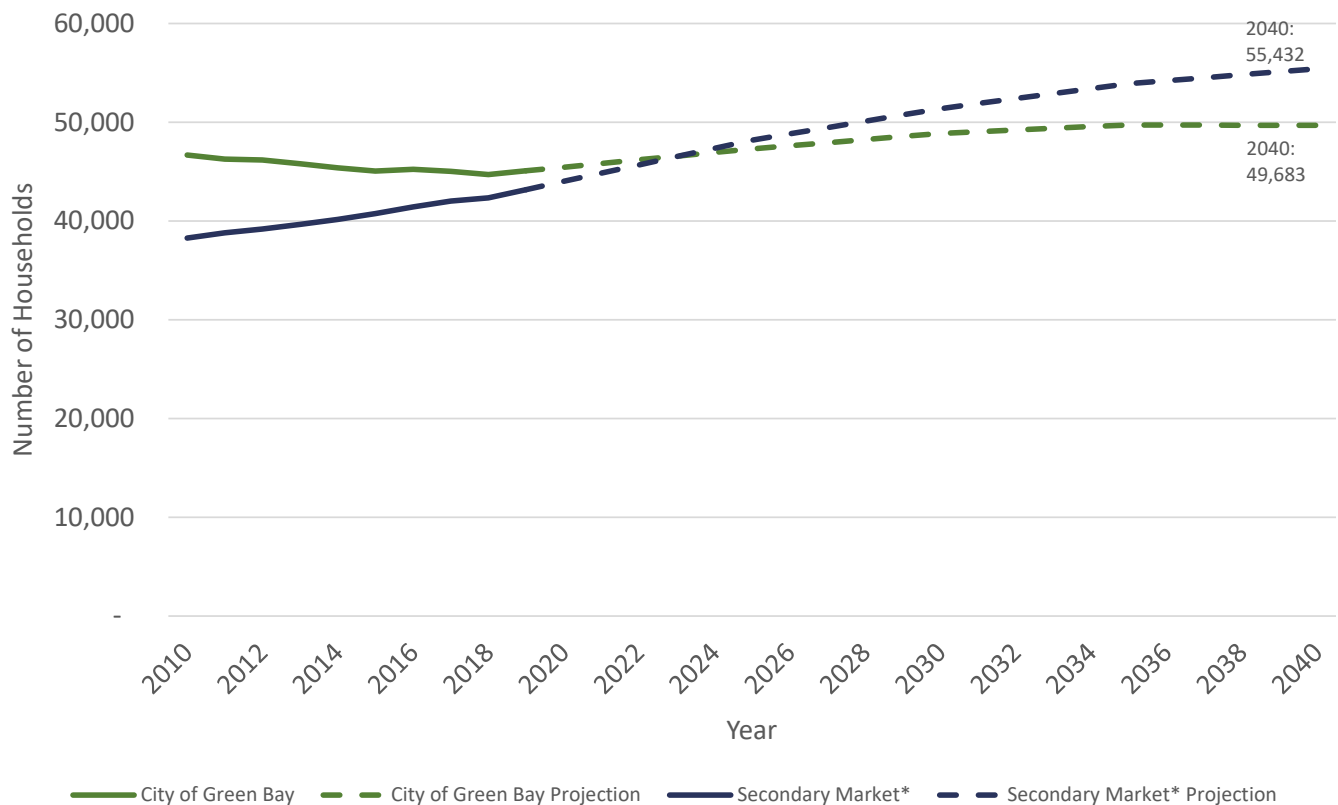
Source: ACS 5-Year Estimates, WI DOA Projections



HOUSEHOLD PROJECTIONS

Figure 11. Household Projections for Green Bay and Secondary Market

Source: 2018 ACS 5-Year Estimates



Projecting Green Bay's future households is tied to both future population projections as well as future anticipated persons per household as demographics change and people age. Across the nation, reductions in household sizes are expected to continue through at least 2040. This is indicative of populations continuing to age, dependents leaving their family households and most likely creating their own, and longer formation periods for young-family households than existed in prior decades. Young adults are not getting married as soon and are waiting longer to start families. Projection methods for the City show a steady rise in households in Green Bay and a more rapid increase for the secondary market.

EMPLOYMENT INDICATORS

Place of residence often coincides with location of a person's job, though we also expect to see a high degree of mobility within a metropolitan area. The figure on the right represents inflow and outflow of the City's workforce. The number of people that work in Green Bay is about 66,000. Of this 66,000, 46,245 live outside of Green Bay and 20,197 live in Green Bay. The second highest place of residence for workers in Green Bay is Ashwaubenon, which is not surprising as it is close to Green Bay's downtown and business park. There are 32,275 people who live in Green Bay but work in another community.

The data also shows that people from Madison, Milwaukee and Appleton commute into Green Bay for jobs. There is a large number of workers from "All Other Locations" which includes workers who live in unincorporated areas and other small towns beyond the municipalities of the Green Bay Metro Area.

Figure 12. Inflow/Outflow Analysis in Green Bay
 Source: onthemap.census.gov

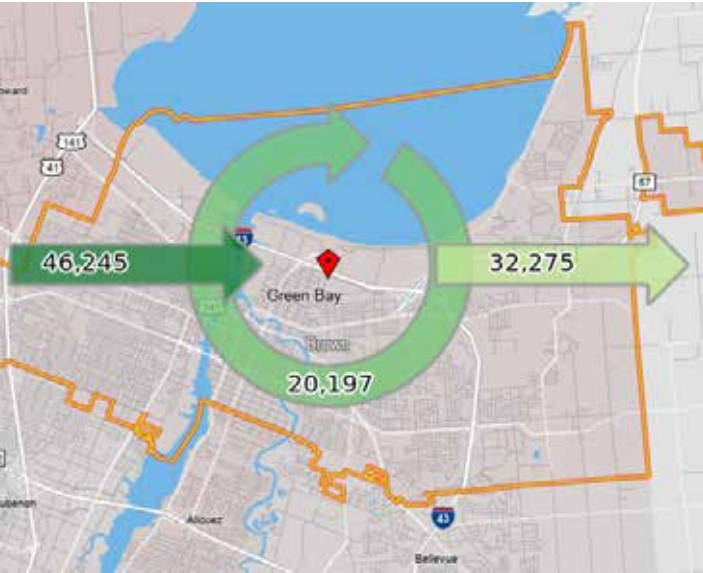
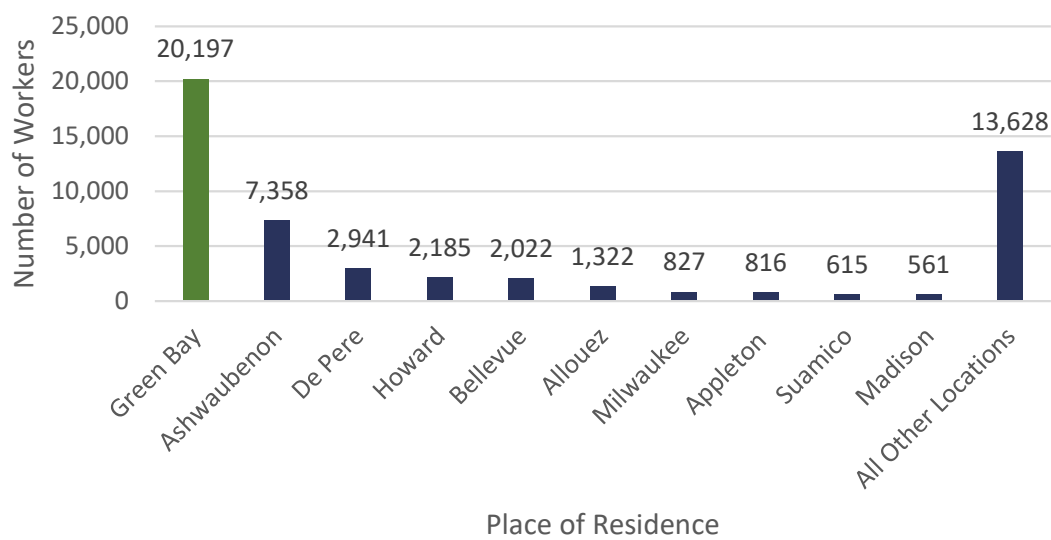


Figure 13. Place of Residence for all Workers in Green Bay
 Source: onthemap.census.gov

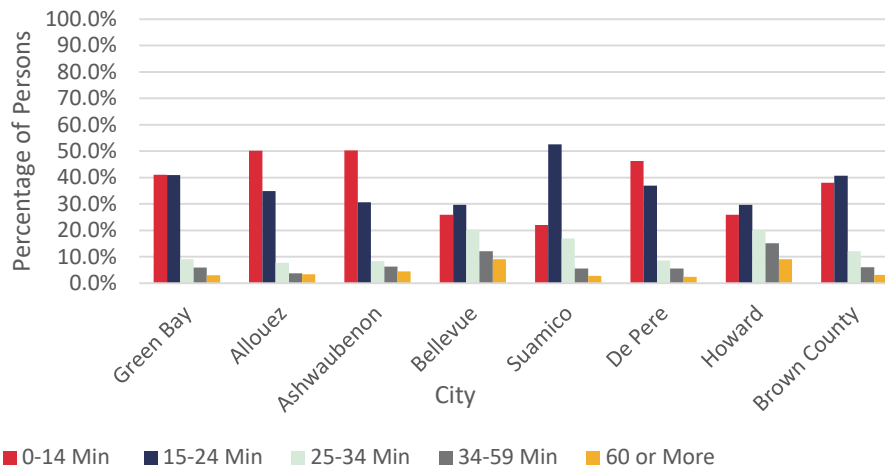


Workers from Outlying Communities	
Milwaukee	827
Appleton	816
Madison	561
All Other Locations	13,628

EMPLOYMENT INDICATORS

Figure 14. Commute Times for all Workers in Green Bay and Secondary Market

Source: 2018 ACS 5-Year Estimates



Commute times in Green Bay and the secondary market are fairly low, with the majority of workers commuting in under 24 minutes. People will drive further for a job if they cannot afford housing or find desirable housing in the community where they work.

Top Employers

Brown County and the City of Green Bay have a diverse economy with many opportunities for workers of all ages. The major industries in Green Bay are Education & Health Services; Trade, Transportation & Utilities; Manufacturing; and Professional & Business Services. There are 11 post-secondary establishments (schools) in Green Bay. These industries and top employers below provide opportunities

for workers. This is why employment indicators are essential to housing. If there is not lower cost housing available for workers, they are less likely to stay in Green Bay, or come to the city. Having the housing workers at these employers are looking for is essential to the vitality of Green Bay's economy.

Figure 15. Top Employers for Green Bay and Surrounding Areas

Source: Greater Green Bay Chamber of Commerce

Company Name	Number of Employees
Bellin Health	3,140
Humana	2,846
Oneida Nation	2,789
Schneider	2,626
Aurora Health Care	2,470
Georgia-Pacific	1,937
United Healthcare	1,823
HSHS St. Vincent Hospital	1,668
American Foods Group	1,592
Preva Health	1,299
JBS Green Bay	1,238
Wal-Mart Stores, Inc.	1,232
Green Bay Packaging, Inc.	1,187
Associated Banc-Corp.	1,185
Festival Foods	1,102
Wisconsin Public Service	932

INCOME TRENDS

Income and Earnings are key factors in housing affordability. The more income that a household earns, the more housing options that fall within their affordability threshold. A household that spends more than 30 percent of its income on housing is considered housing burdened. While incomes are mobile, meaning households can move from place to place, the physical structure of a housing unit is stationary. In practice this typically means that households often commute, choosing to live wherever they find the acceptable balance among convenience, quality, local amenities, and affordability.

As compared to communities in the secondary market, Green Bay has the lowest median income, \$47,797, and the second lowest per capita income, \$32,612. When comparing the County and the City, a much larger percentage of households in the City have incomes under \$50,000.

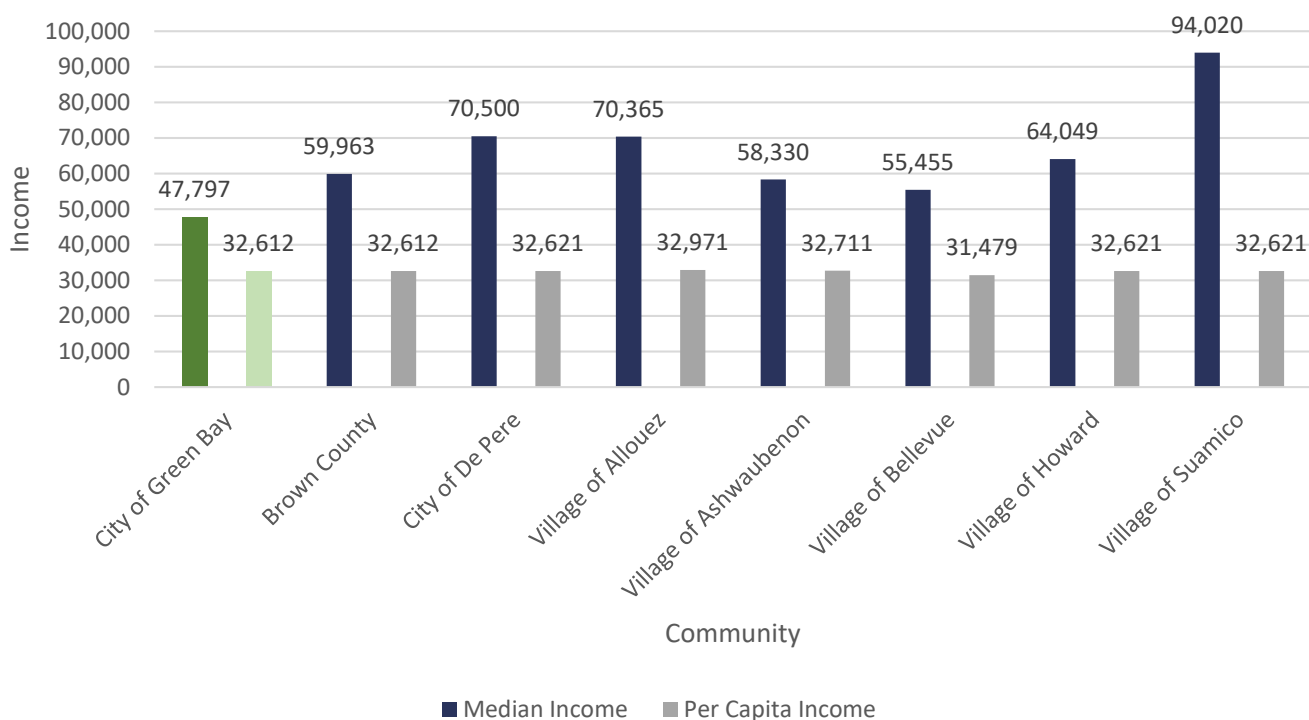
Figure 16. Income Trends for Green Bay

Source: 2018 ACS 5-Year Estimates

Income Level	Percentage of Green Bay	Percentage of Brown County
Less Than 5,000	3.7%	2.4%
\$5,000-\$9,999	3.0%	1.9%
\$10,000-\$14,999	5.6%	4.3%
\$15,000-\$19,999	3.7%	4.9%
\$20,000-\$24,999	5.0%	4.1%
\$25,000-\$34,999	12.6%	1.2%
\$35,000-\$49,999	16%	13.8%
\$50,000-\$74,999	19.5%	19.2%
\$75,000-\$99,999	13%	15.1%
\$100,000-\$149,999	10.3%	15%
\$150,000 or More	4.5%	9.2%

Figure 17. Median and Per Capita Income for Green Bay and Surrounding Areas

Source: 2018 ACS 5-Year Estimates

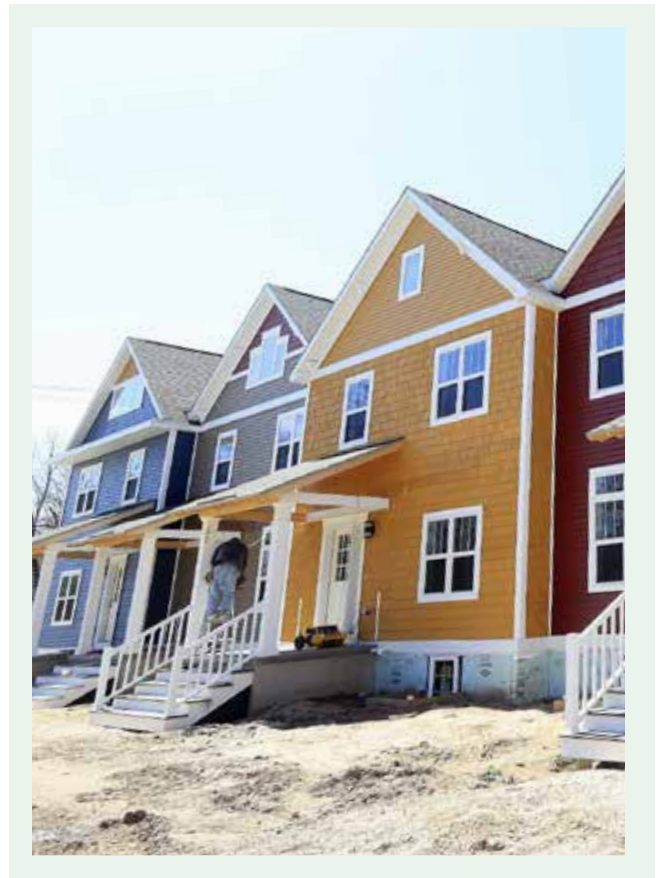


GENERAL HOUSING CHARACTERISTICS

OVERVIEW

This section of the plan begins to explore characteristics of the housing market—housing type, age, permits, and occupancy. These are important categories to set a baseline for current and future growth potential to provide the best quality of life for current and future residents.

In brief, the majority of housing in Green Bay and the secondary market communities are single family detached homes. Green Bay's housing stock tends to be older, with the majority of single-unit ownership homes built before 1969. Secondary market communities of Allouez and De Pere display similar unit age rates, while the remainder of the secondary market offers newer housing options as their primary market. However, in more recent years new housing starts in the City have increased, offering more options to people looking for newer homes.



HOUSING TYPE BY UNIT

A housing “unit” is a single living space—either standalone or as part of a larger structure. The most common structure type in Green Bay and the secondary market communities is detached single-unit homes, commonly referred to as single-family.

The second most common structure type in the City is 5- to 9-unit structures (small apartment complexes), followed by 2-unit (duplex/twinhomes). These types of units serve an important purpose in providing choices within a market, allowing residents options as to how and where they would like to live.

Figure 18. Housing Type by Unit

Source: 2018 ACS 5-Year Estimates

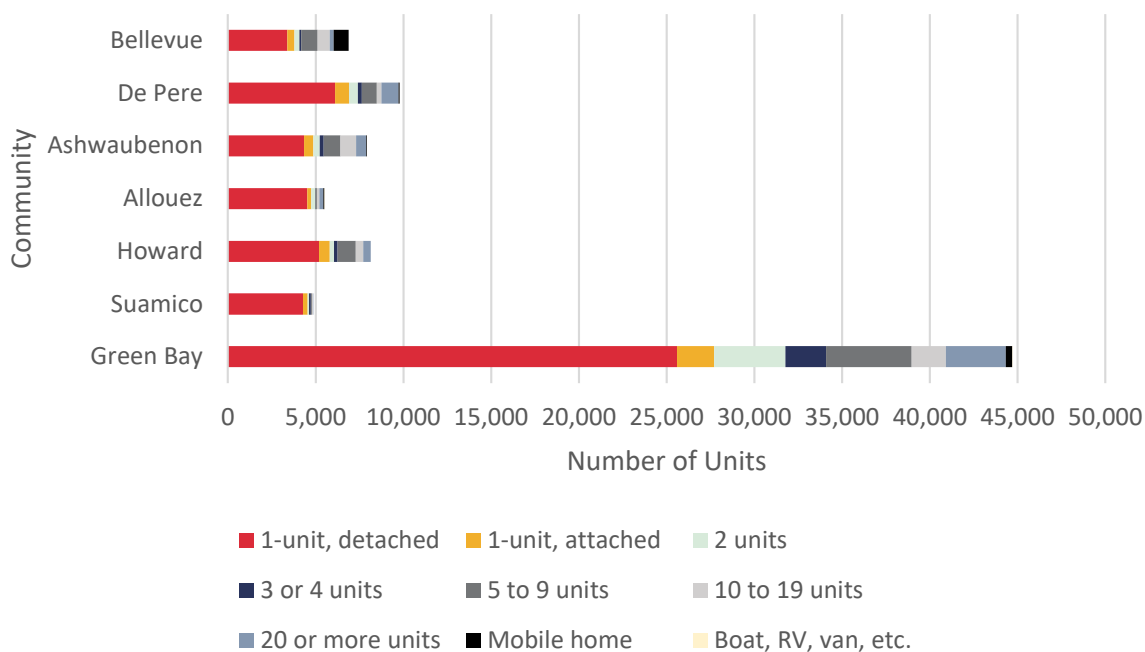


Figure 19. Housing Type by Unit

Source: 2018 ACS 5-Year Estimates

Housing Unit By Type														
	Green Bay		De Pere		Howard		Allouez		Ashwaubenon		Suamico		Bellevue	
1-unit Detached	25,591	59%	6,107	62.5%	5,194	63.8%	4,515	82.0%	4,329	54.7%	4,285	88%	3,382	49.2%
1-unit, Attached	2,108	4%	792	8.1%	611	7.5%	229	4.2%	543	6.9%	248	5.1%	416	6.1%
2 units	4,067	8.3%	506	5.2%	248	3.0%	236	4.3%	358	4.5%	83	1.7%	282	4.1%
3 or 4 units	2,315	4.6%	229	2.3%	195	2.4%	9	0.2%	227	2.9%	108	2.2%	94	1.4%
5 to 9 units	4,875	10%	844	8.6%	1,041	12.8%	85	1.5%	956	12.1%	52	1.1%	943	13.7%
10 to 19 units	1,961	4%	271	2.8%	421	5.2%	147	2.7%	887	11.2%	74	1.5%	683	9.9%
20 or more units	3,395	7.4%	974	10%	426	5.2%	211	3.8%	583	7.4%	19	0.4%	226	3.3%
Mobile home	374	1.4%	54	0.6%	0	0%	66	1.2%	25	0.3%	0	0%	847	12.3%
Boat, RV, Van, etc	27	0.1%	0	0%	0	0%	9	0.2%	0	0%	0	0%	0	0%

YEAR STRUCTURES BUILT

Year of construction as shown in the graph below indicates the age of homes as estimated by the US Census Bureau. Almost one third of all residential units (30%) in Green Bay were built between 1960 and 1979, which is similar to Ashwaubenon, Allouez, and Brown County as a whole.

In the communities of De Pere, Bellevue, Howard and Suamico, the most common date of construction is from 1980-1999. Since 2000, construction appears to have decreased in Green Bay, a finding that is consistent across communities in the secondary market and is indicative of older average housing stock age in established communities.

The age of a home or apartment building is not, by itself, an adequate measure of quality or condition but can be used as an indicator. Older homes tend to have poor energy performance, higher maintenance costs, and sometimes lack things homebuyers desire such as attached garages. If not maintained, these older homes may not be desirable to potential buyers. Even if maintained, some buyers may not be interested in/able to do the maintenance and upkeep required of an older home. Focus group interviews confirmed that housing is generally older in Green Bay and in need of rehabilitation.

Figure 20. Year Structure Built

Source: 2018 ACS 5-Year Estimates

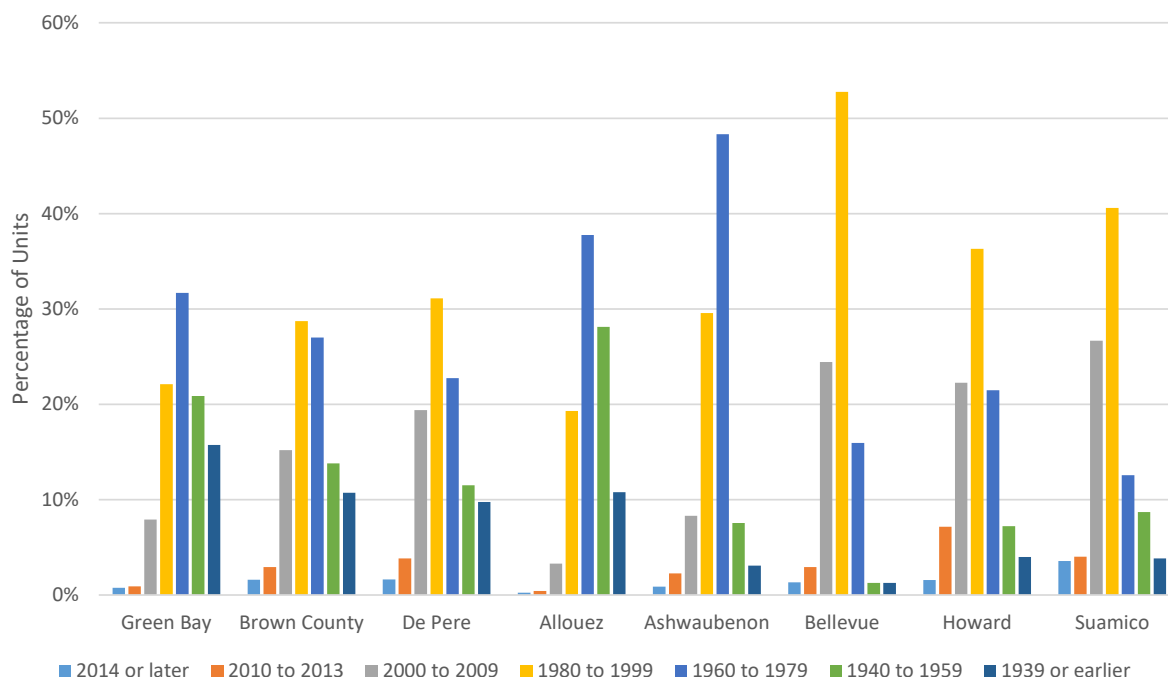


Figure 21. Green Bay Owner Occupied Year Structure Built

Source: 2018 ACS 5-Year Estimates

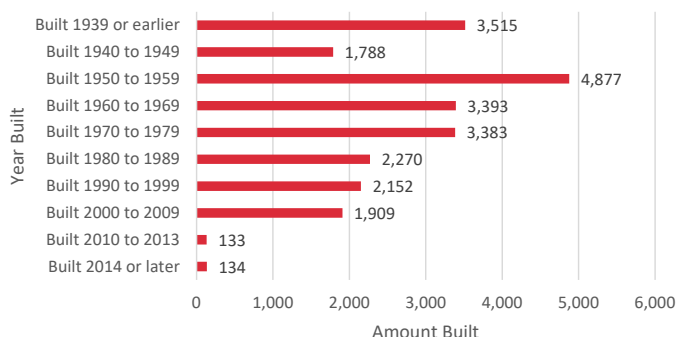
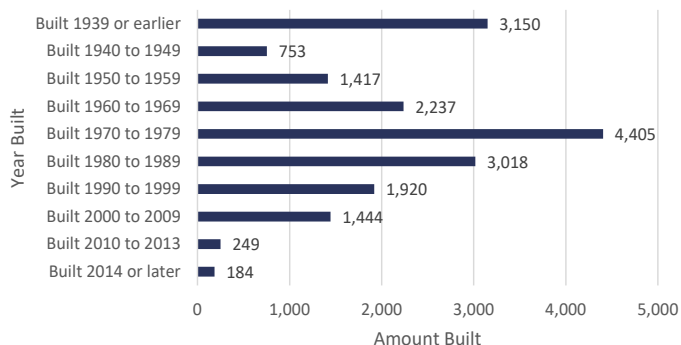


Figure 22. Green Bay Renter Occupied Year Structure Built

Source: 2018 ACS 5-Year Estimates



BUILDING PERMITS

Building Permit data allows a real-time trend of new construction starts in Green Bay. Post-recession starts in the City were consistent with larger national trends—primarily slow growth in housing construction, but continuing to climb year-to-year.

Single-unit starts have shown a steady, consistent increase over recent years before decreasing in 2019. However, for the existing housing stock there has been a dramatic increase in alteration permits after steady, slow growth from 2014-2018.

As much of Green Bay's housing stock is older than surrounding areas, this indicates alteration and upkeep to stock that can better serve the needs of residents.

New construction of single-unit homes takes two forms within the City—either on previously undeveloped land, or through the replacement of older homes that have been “razed” (demolished).

New homes that replace older homes are represented in the building permit data in the category of “Raze Single Family Home”, which suggests significant single-unit redevelopment projects occurring on an annual basis. Permits for new multi-family properties remained low from 2014-2018 with some small building projects. In 2019 that number grew to nine in both categories of 3-4 family building and 5+ building. Alterations to multi-family buildings has stayed consistent at about 20 per year.

Figure 23. Single Family Home New Construction, Raze, and Alterations

Source: City of Green Bay

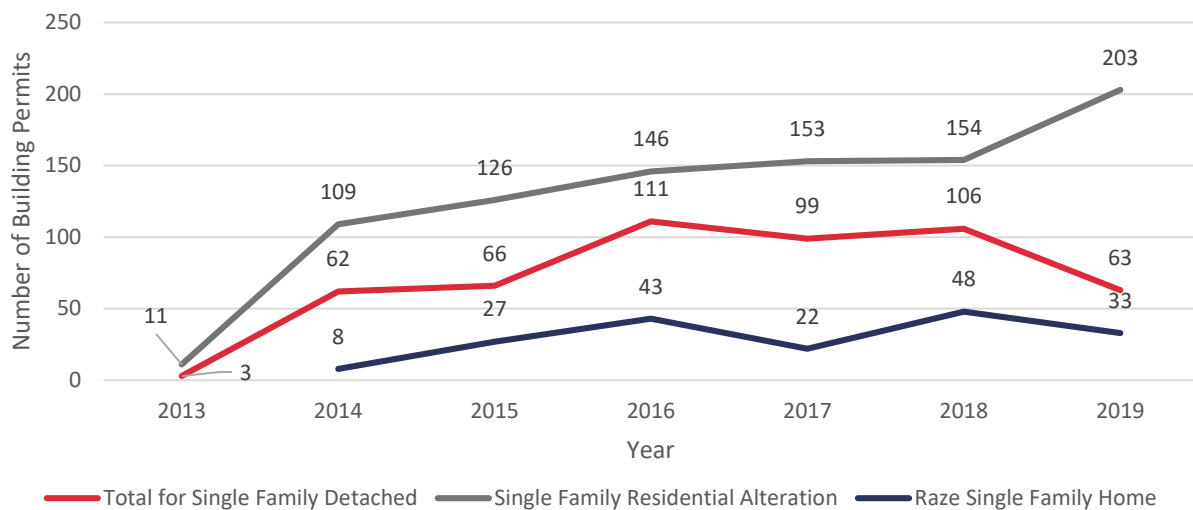


Figure 24. 3-4 Family Building and 5 or More Building Permits

Source: City of Green Bay

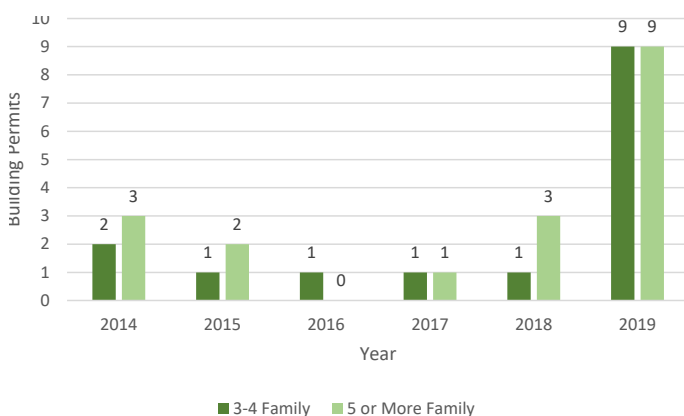
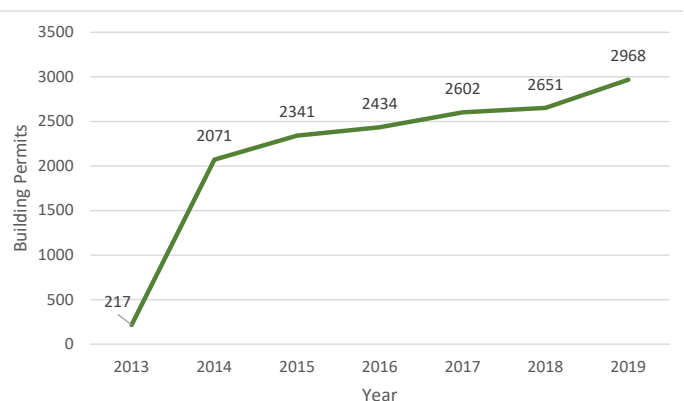


Figure 25. Total Number of Building Permits

Source: City of Green Bay



CROWDING

Crowding data is used to display the relationship between housing unit size (number of bedrooms) and household size (number of people). Households that average more than 1 person per room or 1.5 persons per room are considered to be “overcrowded” or “extremely overcrowded”, respectively.

Despite the City’s increasing household size, more than half of renter- and owner-occupied units have 0.5 or less occupants per room—they occupy homes that have excess space for their needs. This is consistent regionally within secondary market communities as well, and indicates that the City’s housing stock is in good position to accommodate growing family households.

Figure 26. Owner Occupied, Occupancy Per Room

Source: 2018 ACS 5-Year Estimates

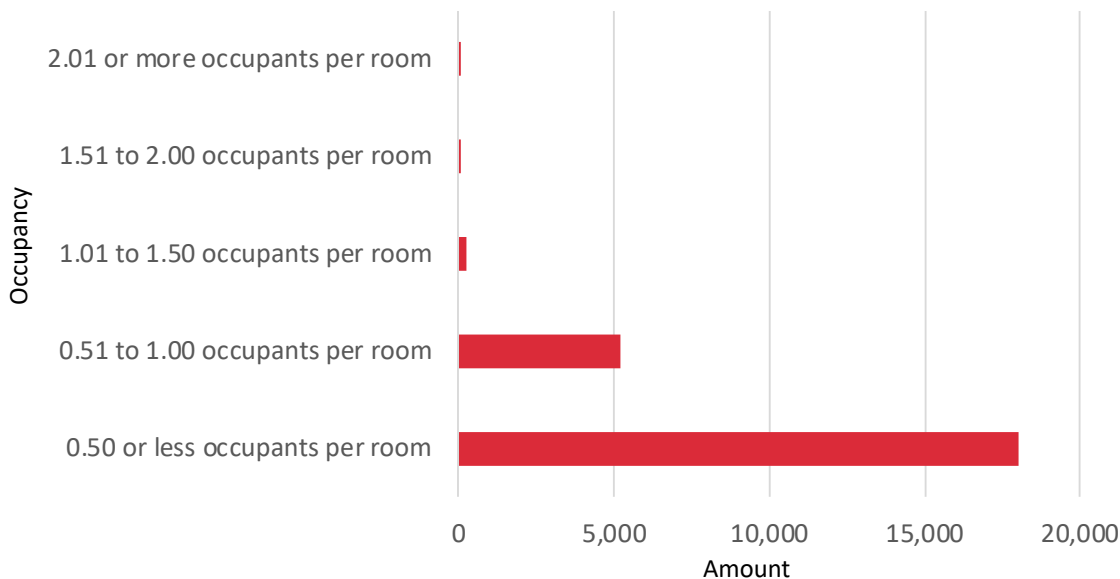
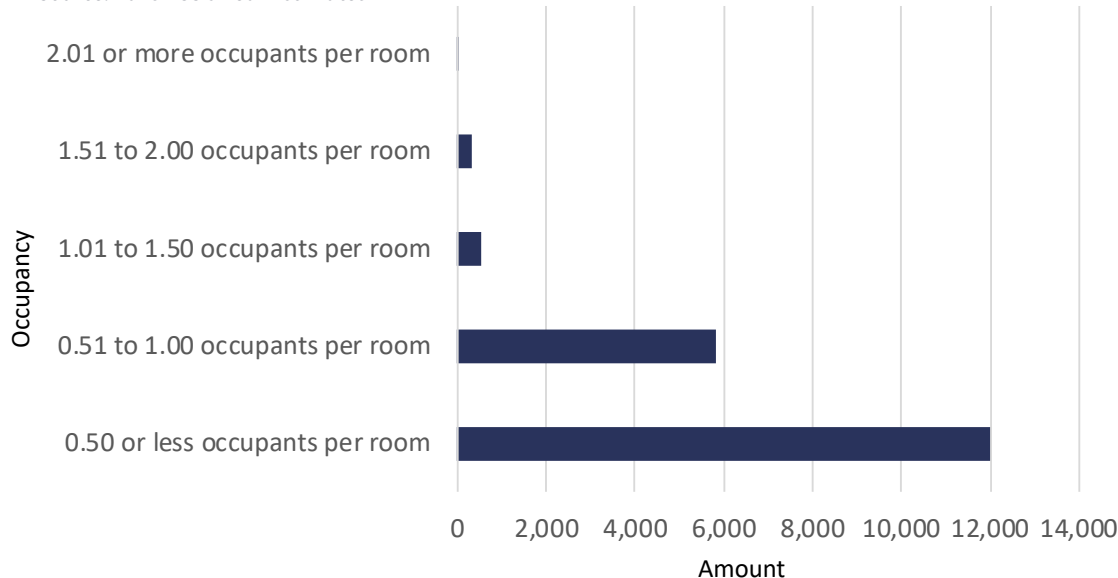


Figure 27. Renter Occupied, Occupancy Per Room

Source: 2018 ACS 5-Year Estimates



RENTAL MARKET

OVERVIEW

Within the City, 44% of the housing stock is rental units. Rental units include a variety of housing types – single-family homes, duplexes, condos and multifamily residential units.

AFFORDABILITY

Household income is key to discussions about housing affordability, as income determines purchasing power for households. Using HUD's income limits, Figure 29 shows the general monthly rent a household could afford without becoming housing cost burdened (more than 30% of gross income paid toward rent). The rents vary based on household income and household size. For a household of four earning 100% of the median income, a monthly rent of \$2,058 is considered affordable (this includes utilities).

Figure 28. Housing Occupancy in Green Bay

Source: 2018 ACS 5-Year Estimates

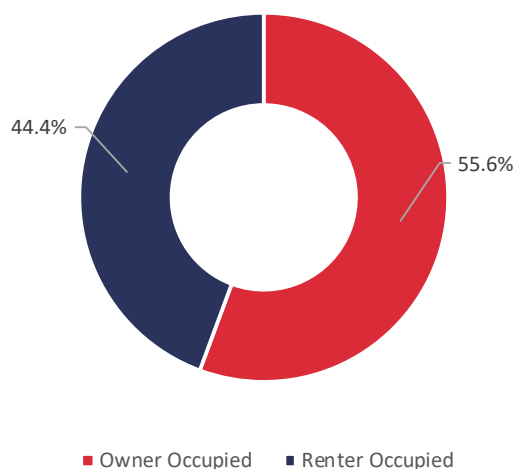


Figure 29. Affordability Thresholds for Renters in the Green Bay Area

Source: HUD 2020 Income Limits

Maximum Monthly Housing Cost (100% Area Median Income)		Persons in Family						
		FY 2020 Income Category	1	2	3	4	5	6
Green Bay, WI HUD Metro FMR Area	\$2,058	Extremely Low (30%) Income	\$ 433	\$ 495	\$ 556	\$ 655	\$ 767	\$ 879
		Very Low (50%) Income	\$ 721	\$ 824	\$ 926	\$ 1,029	\$ 1,111	\$ 1,194
		Low (80%) Income	\$ 1,153	\$ 1,318	\$ 1,483	\$ 1,646	\$ 1,779	\$ 1,910

HOUSING STRESS

A cost burdened household is a household which pays more than 30% of its income to housing costs. Generally when a housing market is “tight”, or competitive, this drives costs up for consumers and also increases cost burden. This is true in Green Bay, as overall rates of rental housing cost burden are high, similar to many communities in the secondary market. Of those experiencing cost burden in the City, 34% are severely cost burdened (greater than 50% of income toward housing costs). Cost burden for renters is greater in Green Bay than surrounding communities. Similar to most other communities, cost burden is also greater for renters than it is for homeowners, which is a reflection of lower renter incomes, barriers to securing financing (in addition to lower incomes) and other market forces.

Cost burden in the City exists primarily with households at or below 50% median income, those considered very

low or extremely low income. This signifies that the supply of rental units in the City has gaps in unit availability at the appropriate price points to serve this income group. There is a significant housing gap at the very bottom of the rental market, an undersupply of 3,715 units for those at 30% or less median income. This indicates an opportunity to better serve low-income households through income-restricted and subsidized units that ensure affordability levels not currently provided by the market.

There is a surplus of units (8,870) available at 31-50% median income. There is a shortage of 1,285 units for households between 51-80% median income, and a fairly significant shortage in units for those at greater than 80% median income (3,385 units). This indicates an opportunity to add higher-rent, high-quality rental units to the market.

Figure 30. Cost Burdened Renters in Green Bay & Surrounding Communities

Source: 2012-2016 CHAS

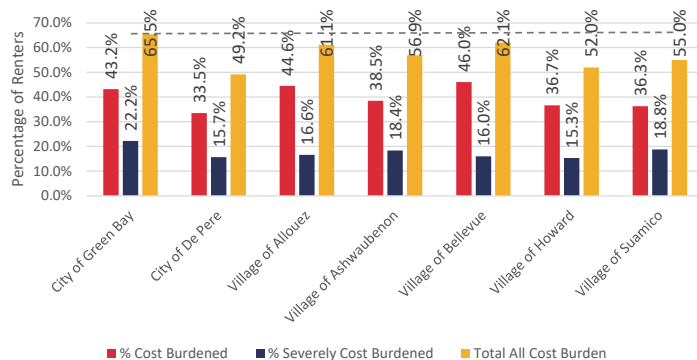


Figure 32. Households by Income & Tenure

Source: 2012-2016 CHAS

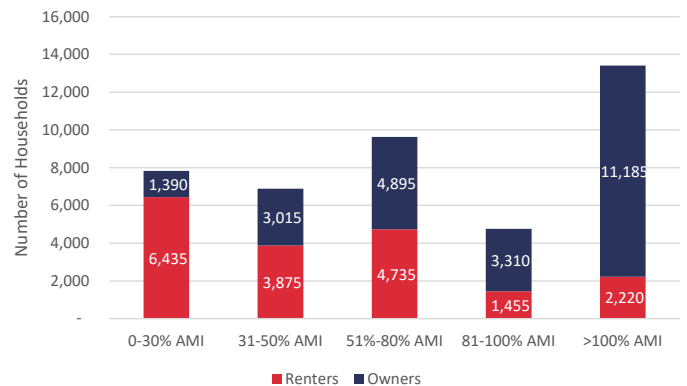


Figure 31. Renter Cost Burden by Household Income

Source: 2012-2016 CHAS

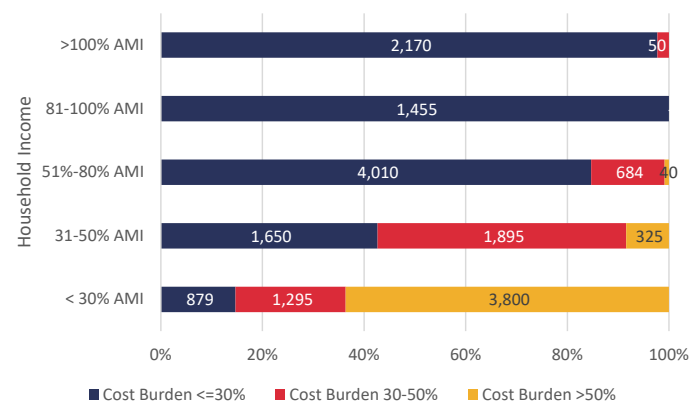


Figure 33. Rental Unit Mismatch in Green Bay

Source: 2012-2016 CHAS

	Rental Units Available	Renter Households	Over-/Under-Supply
0-30% AMI	2,720	6,435	(3,715)
31-50% AMI	12,745	3,875	8,870
51-80% AMI	3,450	4,735	(1,285)
>80% AMI	290	3,675	(3,385)

RENTAL UNIT CONSUMPTION

The US Census and HUD assess how many households are over- and under-consuming housing. The previous figures in this chapter have suggested that higher-income households have been renting down in the market when securing housing, but what units are they actually occupying? Figure 34 shows that 9% of households above 80% median income are renting units affordable at 30% median income, 17% are renting units affordable at 50% median income.

Green Bay also has the reverse happening, households at lower incomes are renting beyond what is considered affordable to them. For households earning less than 30% median income, 33% are renting units affordable at 50% median income, 18% are renting units affordable at 80% median income and 9% are renting units affordable at greater than 80% median income. When households rent units that are more expensive than what they can afford, cost burden increases.

Adding more choices at appropriate price points will help guide consumers to desirable housing that can decrease

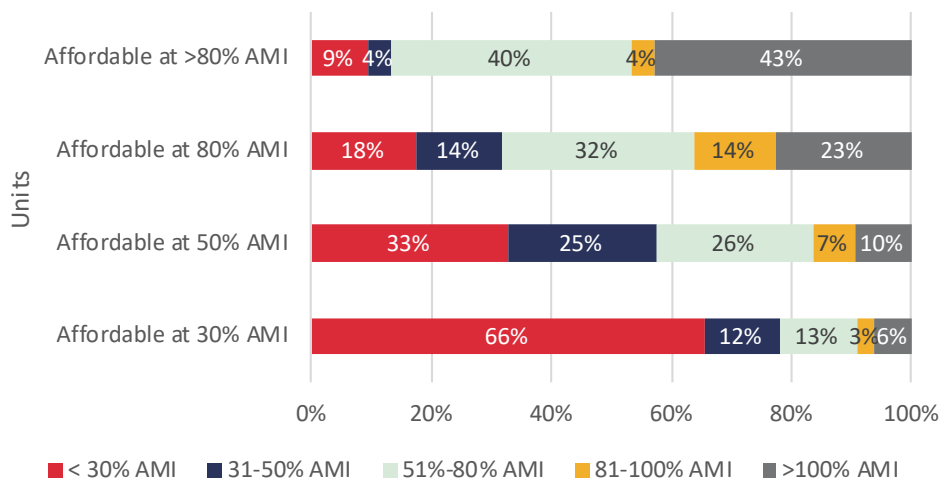
cost burden among renters within the community.

The most common response among renters in the community survey in regards to important factors in deciding where they live was cost (74%). Just over 50% of these renters responded that in the past five years, they have had to forego other needs such as food, healthcare or childcare to continue to pay for housing. This further highlights just how big an issue affordability is within the City and that there is a need for more rental units.

Thirty-five percent (35%) of the renters who took the survey said if they were to move in the future they would look to rent housing, the remaining 65% would be most interested in ownership options (both conventional and condo). So in addition to focusing on providing more affordable rental units, there should be a focus on more affordable ownership units so those options are available too. The primary barriers to purchasing a home for renters who took the survey were lack of downpayment (69%), monthly payment would be too high (57%), and too much existing debt (44%).

Figure 34. Rental Unit Consumption by Income in Green Bay

Source: 2012-2016 CHAS



52% of renters who responded to the community survey have had to forego other needs such as food, healthcare or childcare to continue to pay rent

UNIT TYPES

There are different types of rental units available to provide choices in the housing market to meet the needs of current and potential residents in Green Bay. Fifty-one percent (51%) of rental units within the City are found in smaller building types—single-family homes, duplexes and tri- or quadplexes. Very few of the City’s apartment units are found in buildings with more than 20 units (16%). Single-family and duplex home rentals are becoming increasingly popular due to the difficulty many people have in providing a downpayment or securing loan funding to purchase a home. We estimate that there are approximately 3,200 single family detached homes in Green Bay that are rented (see map on the following page). These units offer an opportunity for people interested but unable to purchase a home, but with a tight supply of these homes, rents continue to increase.

Figure 37 indicates the number of bedrooms available in Green Bay’s renter-occupied housing units. Green Bay has the highest number of 2-3 bedroom units (21,530 total, 63% of rental stock) compared to secondary market communities. The community with the next highest number is De Pere at 2,380 units (60%) its rental stock. Something that came up repeatedly in focus groups is that there is a need for rental and owner units for families with 3 or more bedrooms.

Green Bay also has the highest number of efficiency and one-bedroom units (9,794, 28% of housing stock) compared to the secondary market. The community with the next highest number of efficiency and one-bedroom units is Ashwaubenon at 1,159 (32% of housing stock). These smaller units are often the most affordable rentals available to the community.

Figure 36. Rental Units by Type in Green Bay

Source: 2018 5-Year ACS Estimates

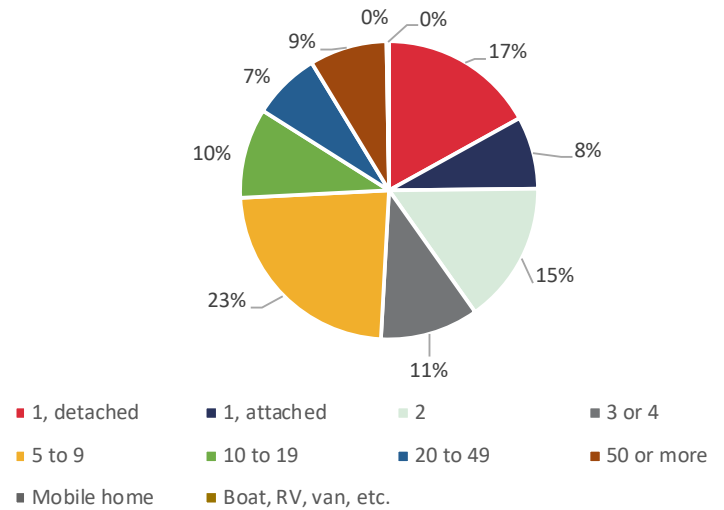


Figure 37. Rental Units by Bedroom in Green Bay

Source: 2018 5-Year ACS Estimates

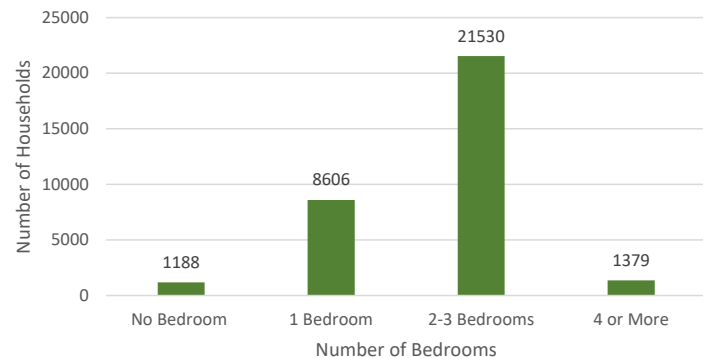
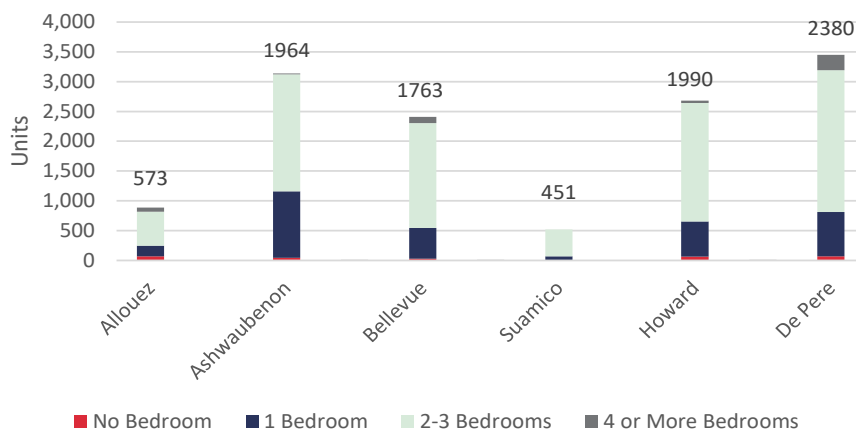
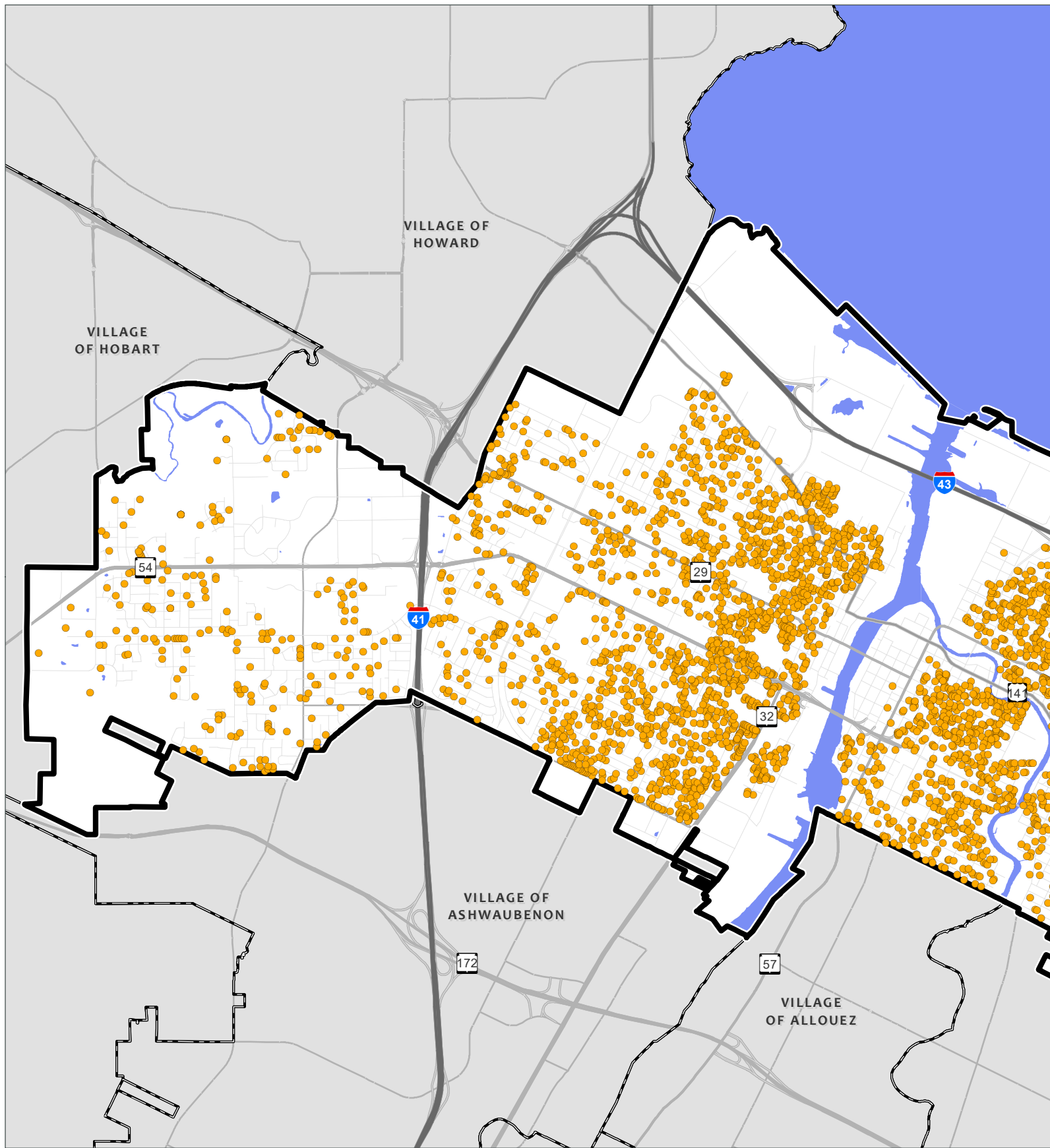


Figure 35. Rental Units by Bedroom in Surrounding Communities

Source: 2018 5-Year ACS Estimates

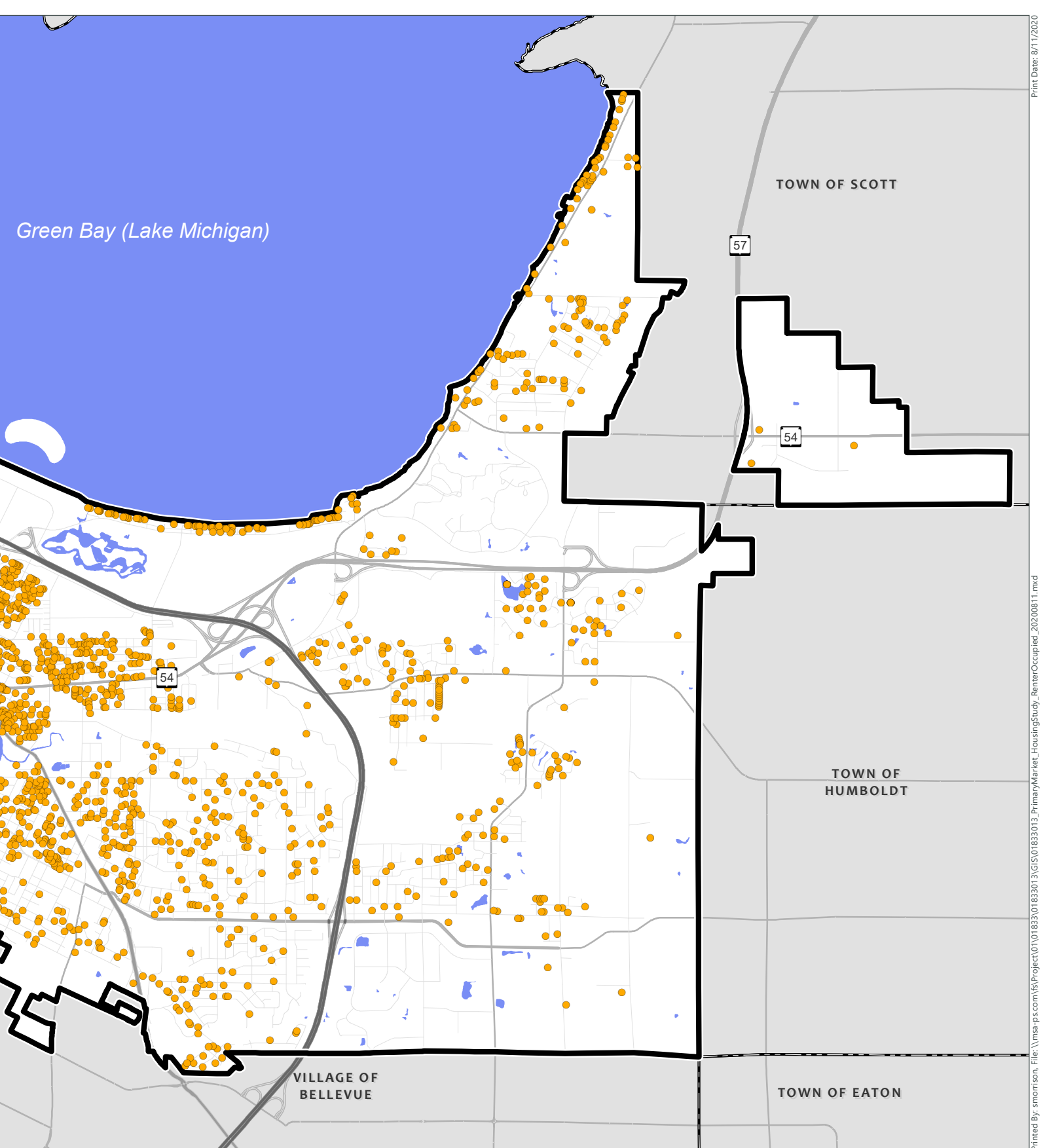




Data Sources:
Brown County GIS Data
Green Bay Assessor Data

-  City of Green Bay
-  Surrounding Municipality
-  Single Family Rental





Print Date: 8/11/2020
Printed By: smorrison, File: \\msa-ps.com\sa\Project\01\01833\01833013\GIS\01833013_PrimaryMarket_HousingStudy_RenterOccupied_20200811.mxd

unicipalities
er Occupied Properties

Single Family Renter Occupied Residential Properties

Green Bay Housing Study
City of Green Bay
Brown County, WI

COST

For renters who took the community survey, 74% said that cost was an important factor when deciding to live at their current residence. Data shows that median rent in Green Bay is lower than all secondary market communities and Brown County. When compared to the median income in Green Bay, the median rent of \$701 would be considered affordable to a household earning \$28,040. Current median household income for renters in Green Bay is \$30,605. Thus, for a hypothetical household earning median income could afford more than 50% of the rental units available in Green Bay. Despite Green Bay having relatively low housing costs compared to surrounding communities, there is a concern of quality of units due to age. This was something that came up in both focus group interviews and the community survey.

Median rents by bedroom also indicate that Green Bay is relatively less expensive than surrounding communities. Ranges of rental unit price show that most units rent for between \$500 and \$999. A \$1,000 price point for rental units is the limit of affordability for a household earning \$40,000 annually. A very small number of units rent for \$1,500 or higher, a reflection of the aging housing stock and lack of new units that have been built recently.

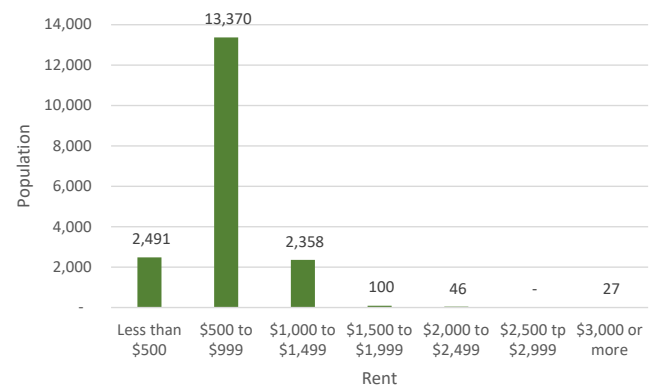
Figure 38. Median Rent in Green Bay and Surrounding Communities
Source: 2018 5-Year ACS Estimates



Figure 39. Median Rent by Bedroom in Green Bay
Source: 2018 5-Year ACS Estimates



Figure 40. Current Unit Rents in Green Bay
Source: 2018 5-Year ACS Estimates



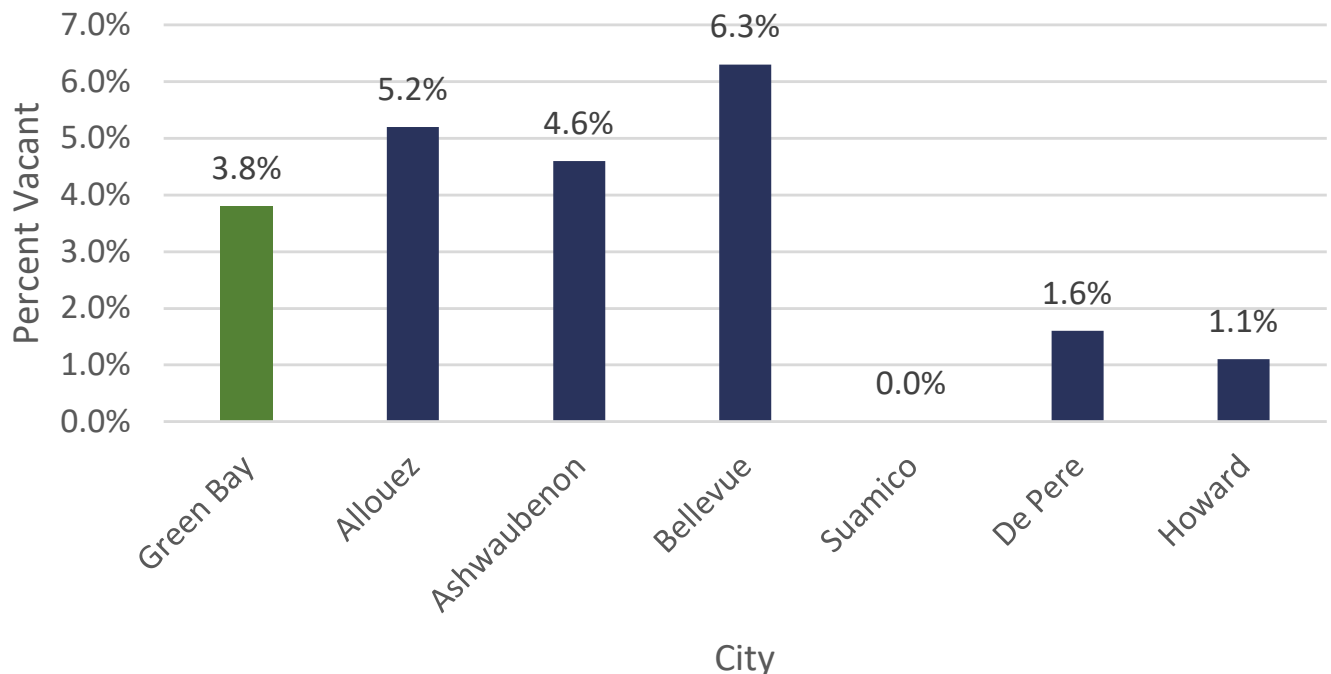
VACANCY

Vacancy rates are an important measure of the balance between housing demand and supply in a community. A typical healthy vacancy rate for renters is around 5%. This number is typically higher than the homeowner vacancy rate because rental units are more likely to sit vacant between renters. A rental vacancy rate around 5% is an appropriate balance between supply and demand, with enough available units to offer renters choice and the ability to move in somewhere right away. If the rental vacancy rate falls, it is harder for renters to find units and easier for landlords to raise rents.

The 5-Year ACS estimates for vacancy rates contain a significant margin of error (greater than 20% for Green Bay and secondary market communities), so numbers should be reviewed cautiously. Green Bay's rental vacancy rate is 3.8%, which is slightly lower than desirable. This estimate might not be too far off; a number of focus group participants noted that supply for rental units is tight and it's hard for renters to find desirable units. Increasing supply and increasing the rental vacancy rate in Green Bay would be healthy for the housing market—this would give more choices for potential residents who are looking to move to the City, and provide more options for current and future residents to self-select into housing that is appropriate in size and price point.

Figure 41. Rental Vacancy Rates

Source: 2018 5-Year ACS Estimates



Note: The 5-Year ACS estimates for vacancy rates contain a significant margin of error (greater than 20% for Green Bay and secondary market communities), so numbers should be reviewed cautiously.

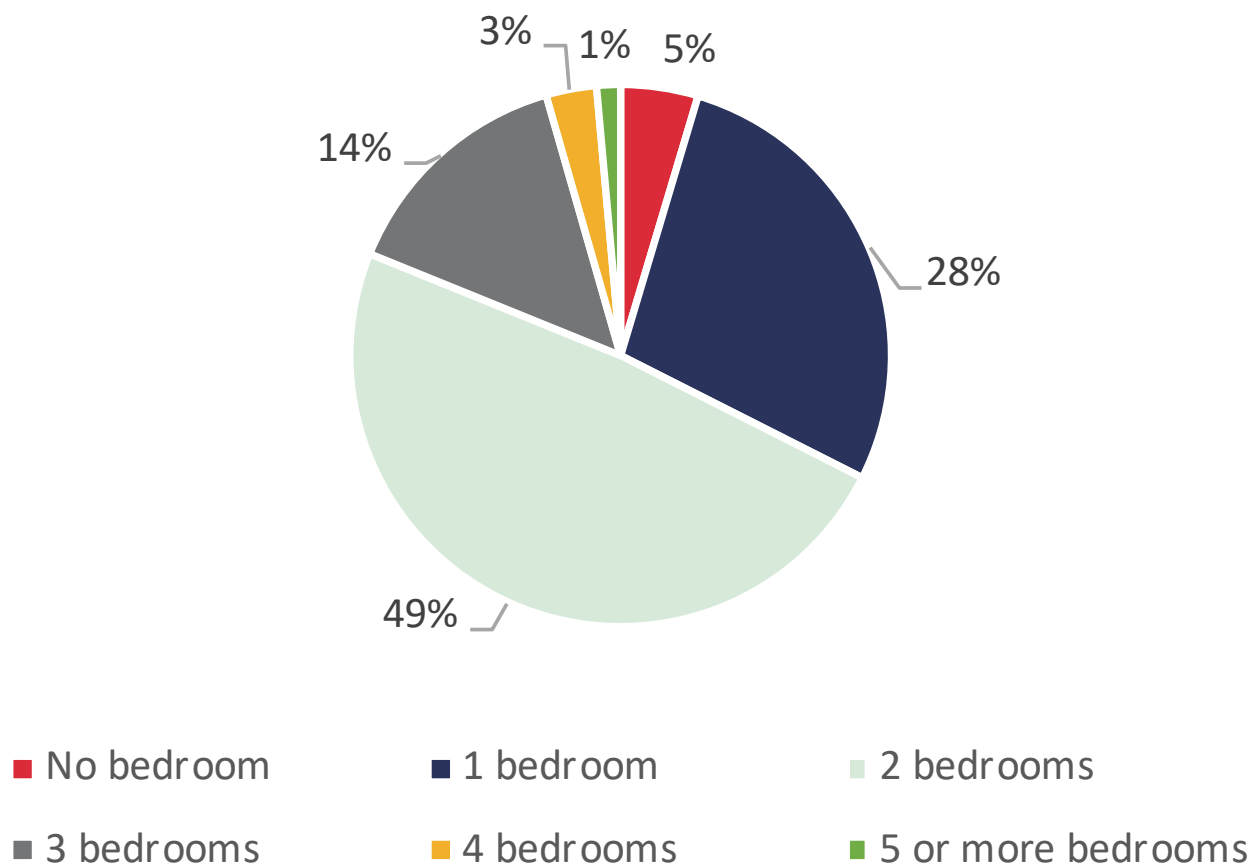
SIZE

Household size is important to the housing market, as larger households require units with more bedrooms so as not to be overcrowded (more than one person per room). Smaller units, efficiencies and one-bedroom units, serve to provide the most affordable option for households with one to two people. Currently, 3% of rental units in Green Bay are considered crowded. While renter households generally have smaller household sizes, Green Bay growth trends have shown increasing household sizes over recent years. The size of renter households increased from 2.16 (2010 5-Year ACS) to 2.21 (2018 5-Year ACS) during the nine year timeframe. The continued need for larger apartment units is reinforced by focus group participants who noted there is a lack of units with three or more bedrooms in Green Bay.

Within the City, 19% (3,544) of rental units contain three or more bedrooms. Considering increasing household sizes, this submarket will remain an important component to new development in the City. According to 2018 5-Year ACS estimates, 29% (5,445) of renter-occupied housing units have household sizes of three people or more. This indicates there is a shortage of approximately 1,900 units with three or more bedrooms. This shortage of “family units” is further reinforced by the 46% of renter households who have at least one child under the age of 18 (2018 ACS).

Figure 42. Renter Occupied Units by Bedroom in Green Bay

Source: 2018 5-Year ACS Estimates



AGE OF STOCK

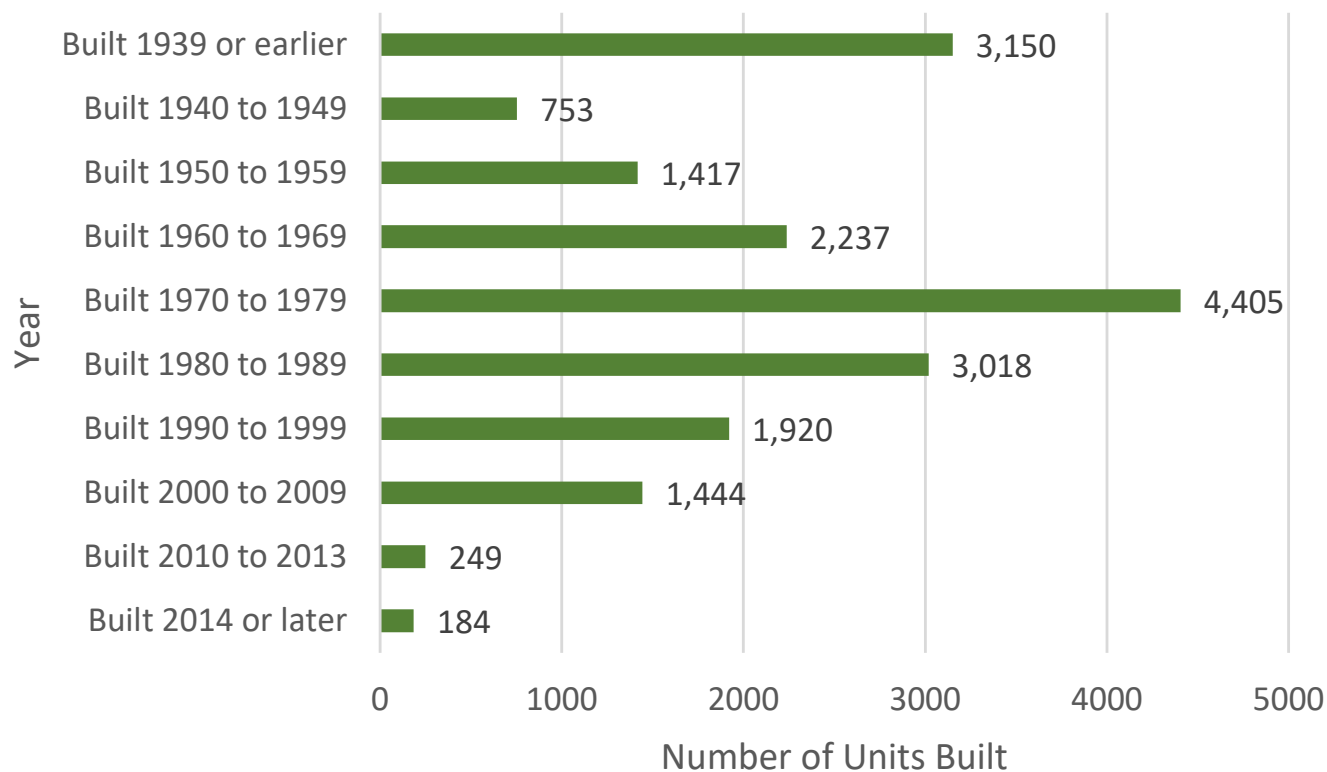
Green Bay's rental market consists of a variety of housing types with different time periods of construction. Approximately 64% of the City's rental housing stock was built before 1980, and 17% was built 1939 or earlier. Older units are typically more affordable to renters, while newer units offer opportunities to rent at a higher price point. See the following page for location of multi-family units by age. The majority of the oldest units are located near downtown, while the newer units are located further out.

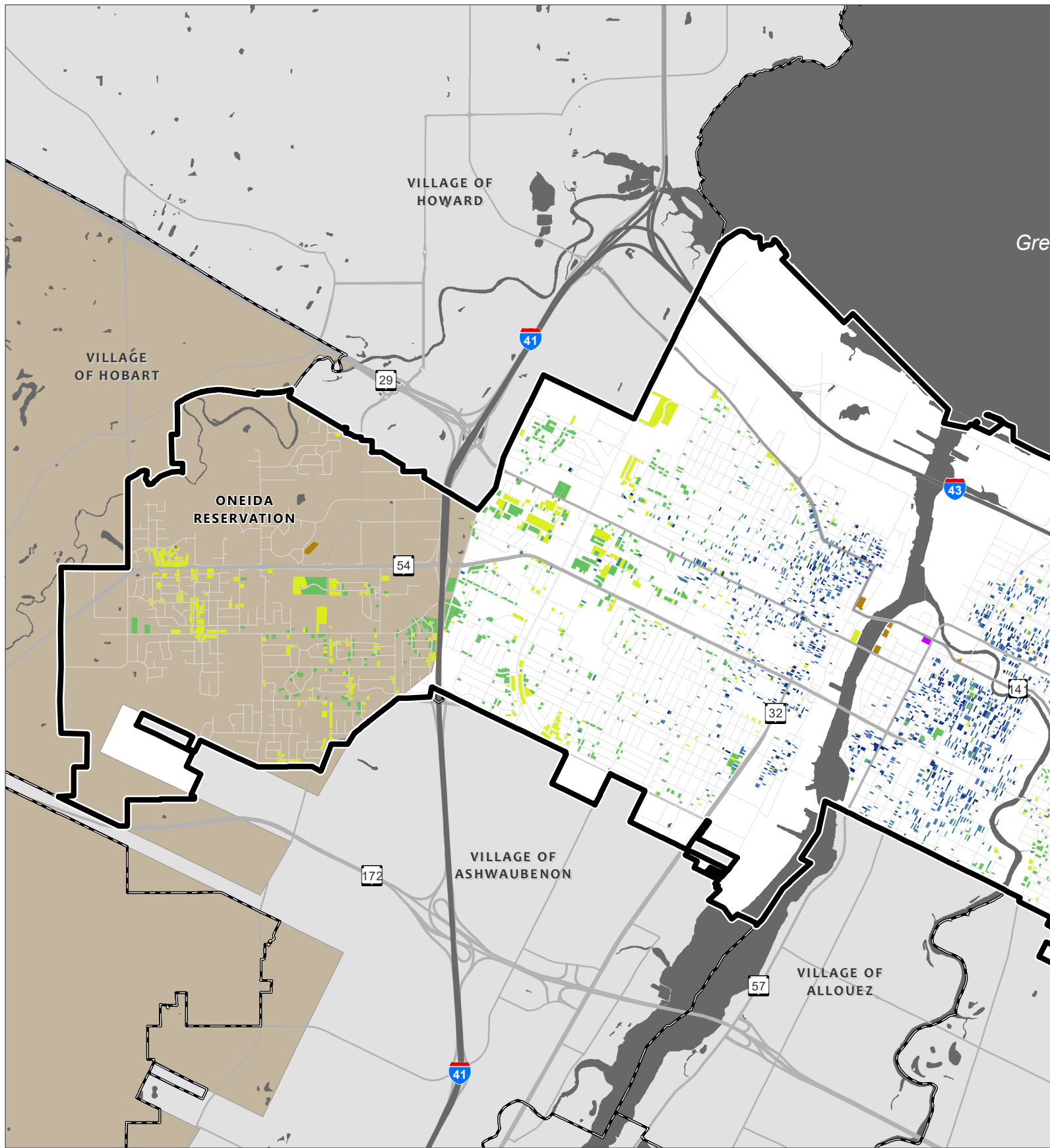
Older units in the City that are rental units have limited risk of contaminants such as lead-based paint, however

other health concerns come with age and compounded disrepair. Of respondents who took the survey, 63% of renters viewed their rental units as in either "excellent" or "good" condition. Although only 9% of renters stated the condition of their units was "poor", anecdotal evidence from focus groups supported the idea that there is a lack of desirable rental units in the City. In particular, concerns about quality and livability of units is greatest for households who are low income and have few rental options available/landlords who are willing to rent to them.

Figure 43. Year Built for Rental Units in Green Bay

Source: 2018 5-Year ACS Estimates





Data Sources:
Brown County GIS (2020)



 Water Body

 Tribal Land

 City of Green Bay

YearBuilt

 1855 - 1900

 1901 - 1925

 1926 - 1950

 1951 - 1975

 1976 - 2000

 2001 - 2020

 No Building



Print Date: 8/31/2020
Printed By: smorrison, File: \\nsa-ps.com\\s\\Project\\0101833\\01833013\\GIS\\01833013_ByAge_Multifam_PrimaryMarket_20200827.mxd

Multi Family Residential Properties by Age

City of Green Bay Housing Study

**City of Green Bay
Brown County, WI**

DEVELOPMENT EXAMPLE

The following analysis shows estimated costs for a new one-bedroom apartment in Green Bay. Costs include construction costs, taxes, operating expenses and reserves for maintenance and vacancies. A break even monthly rent for this unit would be \$1,280. The table at the bottom of the page shows that this unit would not be considered affordable for very low and extremely low-income households in Green Bay. If underground parking were

added into the cost of this unit, the monthly break even rent is \$1,660. This is not considered affordable for any low-income household.

If not subsidized to lower rents, new construction can offer expanded housing opportunities for those with higher levels of income, which can free up housing at lower price points.

Figure 44. 1-Bedroom Rental (New Construction)

Source: MSA Calculations

Typical 1-Bedroom Rental Construction & Land Cost = \$130,000			
Equity to Cost Ratio	20%	Loan to Cost Ratio	80%
Required Equity	\$26,000	Mortgage Loan	\$104,000
Annual Pre-tax Distribution Rate	10%	Mortgage Interest Rate	4%
Cash Payments for Equity	\$2,600	Debt Service	\$6,000
Net Operating Income	\$8,600		
Operating Expenses (2%)	\$2,600		
Real Estate Taxes (2019 Effective Tax Rate of .024074789)	\$3,130		
Replacement Reserve	\$300		
Effective Gross Value	\$14,630		
Vacancy (5% required assumption)	\$730		
Gross Potential Income	\$15,360		
Breakeven Annual Rent	\$15,360		
Breakeven Monthly Rent	\$1,280		

Figure 45. Affordability for 1-Bedroom Rental New Construction

Source: HUD 2020 Income Limits

Maximum Monthly Housing Cost (100% Area Median Income)		Persons in Family						
		FY 2020 Income Category	1	2	3	4	5	6
Green Bay, WI HUD Metro FMR Area	\$2,058	Extremely Low (30%) Income	\$ 433	\$ 495	\$ 556	\$ 655	\$ 767	\$ 879
		Very Low (50%) Income	\$ 721	\$ 824	\$ 926	\$ 1,029	\$ 1,111	\$ 1,194
		Low (80%) Income	\$ 1,153	\$ 1,318	\$ 1,483	\$ 1,646	\$ 1,779	\$ 1,910

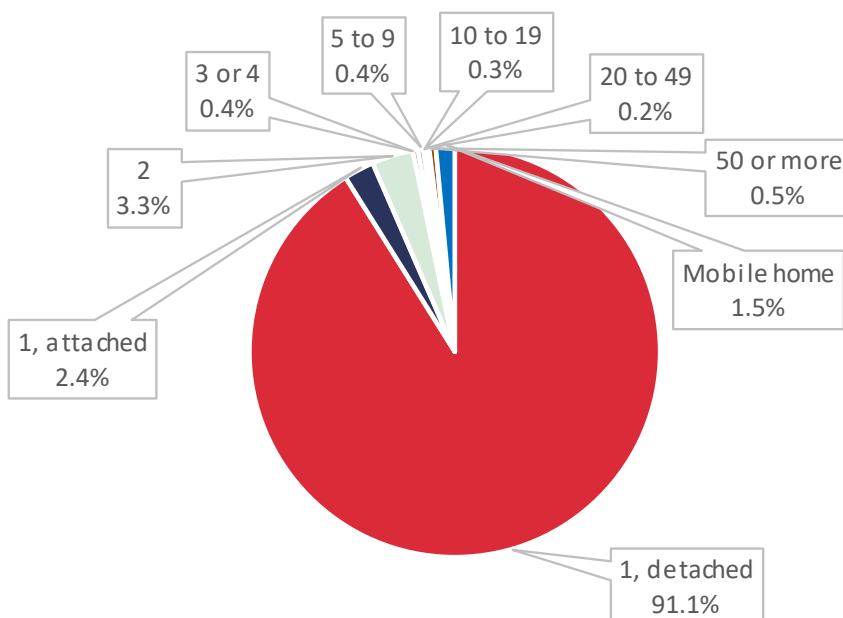
OWNERSHIP MARKET

OVERVIEW

Owner-occupied units comprise 56% of all units within Green Bay. The most common type of ownership property is single-family homes (91% of all owner occupied units). Other less common owner-occupied unit types include duplexes, townhomes (often condominiums) and mobile homes.

Figure 46. Owner-Occupied Housing Units by type for Green Bay

Source: 2018 5-Year ACS Estimates



Condominium Ownership:

A group of housing units where homeowners all own their individual unit space and share ownership of common use areas and/or building elements. The individual units typically share a wall.

AFFORDABILITY

Household income is key to discussions about housing affordability, as income determines purchasing power. Using HUD's income limits, the table below shows the general purchase price a household could afford without becoming housing cost burdened (more than 30% of gross income paid toward housing). These amounts vary based on household income and household size. For a household of four earning 100% median income, \$82,300, a purchase limit of \$307,400 is considered affordable. Assumptions under this scenario are for a 30-year fixed mortgage and assume a \$10,000 downpayment, a 3.958% interest rate, home insurance, PMI (private mortgage insurance) and a 1.2% property tax.

The majority of owner-occupied homes in the City are occupied by households earning above the area median income. This is not an uncommon occurrence, as increased

income opens up increased ownership opportunities and eases costs associated with homeownership. Figure 48 shows that the majority of homes sold in Green Bay in 2019 were affordable to median income households, again confirming a generally older, more affordable housing stock.

While a majority of homeowners earn more than 100% median income, 39% of home owners are considered low-, very low- or extremely low-income. Often these populations are aging homeowners who have entered retirement and have seen significant loss in income, which brings new challenges. Although these owners may own their homes free and clear, they often struggle with property tax payments, upkeep and other factors of homeownership that require continual maintenance funds and/or physical requirements.

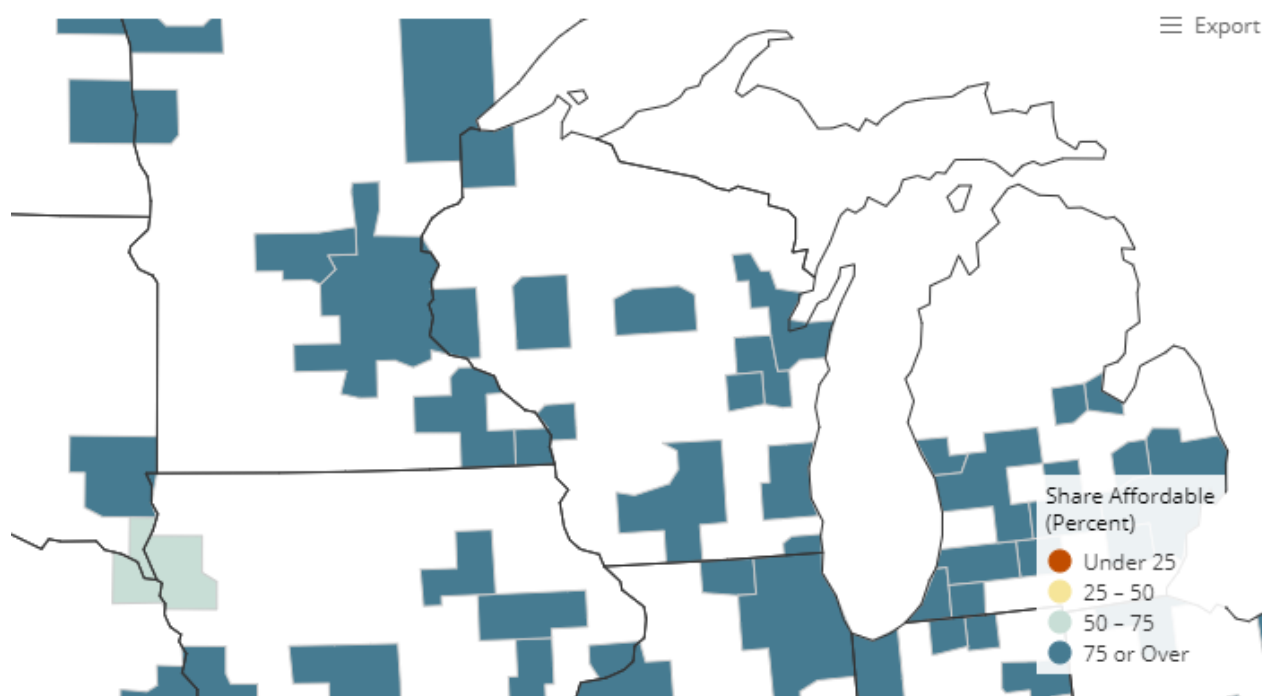
Figure 47. Affordability Limits in the Ownership Market in the Green Bay Area

Source: HUD 2020 Income Limits

Green Bay, WI HUD Metro FMR Area	Purchase Limit (100% Area Median Income)	Persons in Family						
		FY 2020 Income Category	1	2	3	4	5	6
	\$307,400	Extremely Low (30%) Income	\$ 66,300	\$ 76,200	\$ 86,000	\$ 99,600	\$ 117,200	\$ 134,700
		Very Low (50%) Income	\$ 109,900	\$ 126,000	\$ 142,100	\$ 158,200	\$ 171,000	\$ 180,200
		Low (80%) Income	\$ 177,600	\$ 197,800	\$ 222,900	\$ 247,700	\$ 268,000	\$ 288,000

Figure 48. Recently Sold Homes Affordable to Median Income Homeowners

Source: Joint Center for Housing Studies of Harvard University (2019)



HOUSING STRESS

Generally when a housing market is “tight”, or competitive, this drives costs up for consumers and makes it harder for households without downpayment savings. As compared to renter households, owner-households typically experience cost burden less frequently. This can be explained by a couple of factors—including homeowners earning higher incomes and 32% of homes being owned free and clear (no mortgage). Homeownership also has barriers to entry, so people must qualify to buy by meeting underwriting standards. These standards serve to minimize risk by ensuring adequate income, increased access to credit, etc.

When compared to the secondary market, Green Bay experiences higher cost burden among homeowners (26%) than all communities with the exception of the Village of Howard (28%). Of those experiencing cost burden in the City, 33% are severely cost burdened (greater than 50% of income toward housing costs).

Cost burden in the City exists primarily with owner households at or below 50% median income, those considered very low or extremely low-income. Although cost burden is more prevalent for these lower-income households, there is an oversupply of 9,515 homes available at the 0-50% median income threshold, likely due to the age of the housing stock.

There is a significant shortage at the upper end of the owner market, an undersupply of 11,685 units for those at greater than 80% median income. This indicates an opportunity to provide more moderately- and higher-priced housing that is affordable and desirable to these income groups. Those homebuyers with higher incomes are therefore competing with lower-income households for homes that those with lower incomes could otherwise afford. When higher-income households compete with lower-income households, they have the financial flexibility to offer more money or better terms to sellers, forcing lower-income households to look elsewhere or to rent housing instead. The competition for units and lesser options at lower incomes can be a frustration for renter households who are hoping to buy into owner-occupied housing.

Of the renters who took the community survey, 39% said they were planning on purchasing a home somewhere in the next 2-3 years and 28% were unsure whether they would. Most respondents who said they would likely purchase a home had downpayments of no more than \$20,000. This further emphasizes the importance of having affordable homes ready for when renters decide to move into owner-occupied housing.

Figure 49. Cost Burdened Homeowners in Green Bay and Surrounding Communities

Source: 2012-2016 CHAS

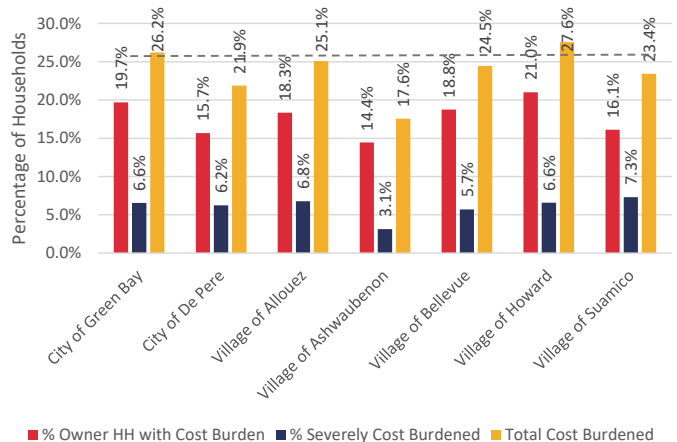


Figure 50. Owner Cost Burden by Household Income

Source: 2012-2016 CHAS

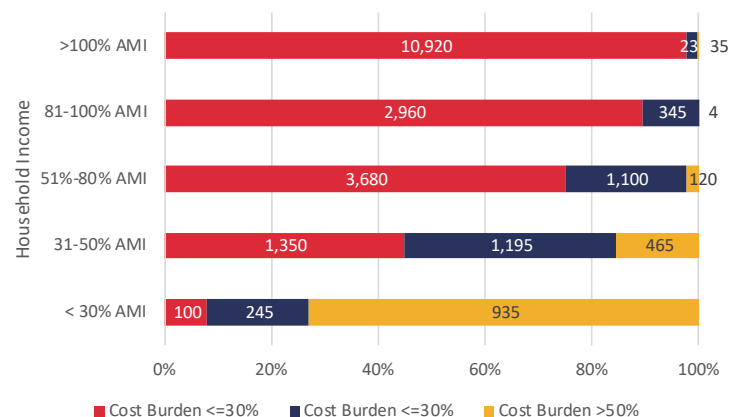


Figure 51. Ownership Unit Mismatch in Green Bay

Source: 2012-2016 CHAS

	Ownership Units Available	Owner Households	Over-/Under-Supply
0-50% AMI	13,920	4,405	9,515
51%-80% AMI	7,470	4,895	2,575
81%-100% AMI	1,350	3,310	(1,960)
>100% AMI	1,460	11,185	(9,725)

HOMEOWNERSHIP UNIT CONSUMPTION

The US Census and HUD assess how many households are over- and under-consuming housing. The previous graphs and tables in this chapter have suggested that higher-income households have been purchasing down in the market or looking outside of Green Bay when securing housing, but what units are they actually occupying? Figure 52 shows that 50% of units affordable at 50% median income are being purchased by households earning greater than 80% median income. These homes are affordable to higher-income households and provide desirable ownership options for high-income earners. However, it does provide increased competition that precludes lower-income earners from entering the ownership market.

Green Bay also has the reverse happening, households at lower incomes are purchasing beyond what is considered affordable to them. 7% of units affordable at 100% median income or greater are being purchased by households at or below 50% median income. However, the ownership market is primarily dominated by households earning over 100% median income. These households are generally under consuming in the housing market—the percentage of their income spent on housing costs is extremely

low. While this is beneficial to individual households, it strains the market and ultimately increases sale prices in all housing price ranges and removes more affordable housing options for lower-income households. Affordable home ownership was confirmed as one of the top unmet housing needs in Green Bay right now in the community survey and focus groups.

Overall, 32% of ownership units in Green Bay are units without a mortgage (assumed to have been purchased 15 or more years ago). Of the 32%, 54% of these units are owned by households considered low-income. This reflects the prevalence of low-/fixed-income retirees among those who own a home without a mortgage. A number of these aging homeowners are staying in place, at least for the time being, which puts a strain on the available housing stock as new residential construction has lagged behind demand. This is confirmed by ACS estimates that show 58% of owners without a mortgage are 65 years and over. Forty-one percent (41%) are those age 35 to 64, some of whom will choose to age in place and others will search for other housing options in the community (such as apartments or smaller homes) as they get older.

Figure 52. Homeownership Unit Consumption by Household Income in Green Bay

Source: 2012-2016 CHAS

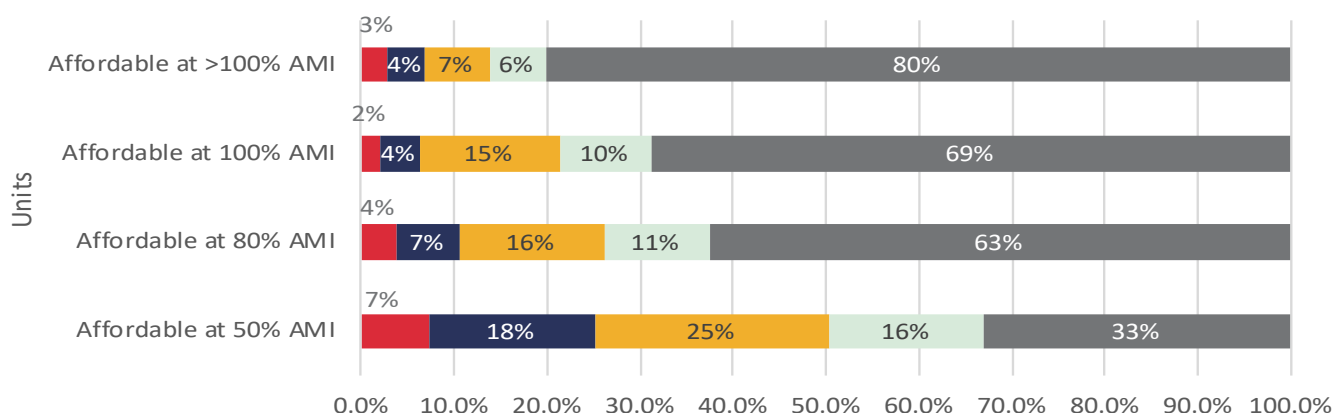


Figure 53. Ownership Unit Household Occupancy by Mortgage Status

Source: 2012-2016 CHAS

		Households by Income				
		0-30% AMI	31-50% AMI	51-80% AMI	81-100% AMI	>100% AMI
Units with a Mortgage	Affordable at 50%	480	1,220	2,255	1,685	3,540
	Affordable at 51-80%	175	190	605	565	3,605
	Affordable at 81-100%	-	15	65	100	680
	Affordable at >100%	25	40	55	15	765
Units without a Mortgage	Affordable at 50%	525	1,190	1,205	560	965
	Affordable at 51-80%	110	305	540	270	1,005
	Affordable at 81-100%	25	40	125	25	190
	Affordable at >100%	15	20	45	75	400

HOUSING COST

An important aspect of the housing market study is the cost of supply. The figure below indicates the median value for owner-occupied units, as estimated by the ACS. While cost and value are not strictly synonymous, in the housing market they are typically aligned. This figure shows that compared to the secondary market, housing in the City is relatively affordable at the low end of the regional market. This does not reflect the cost of new housing units in particular (built since 2018).

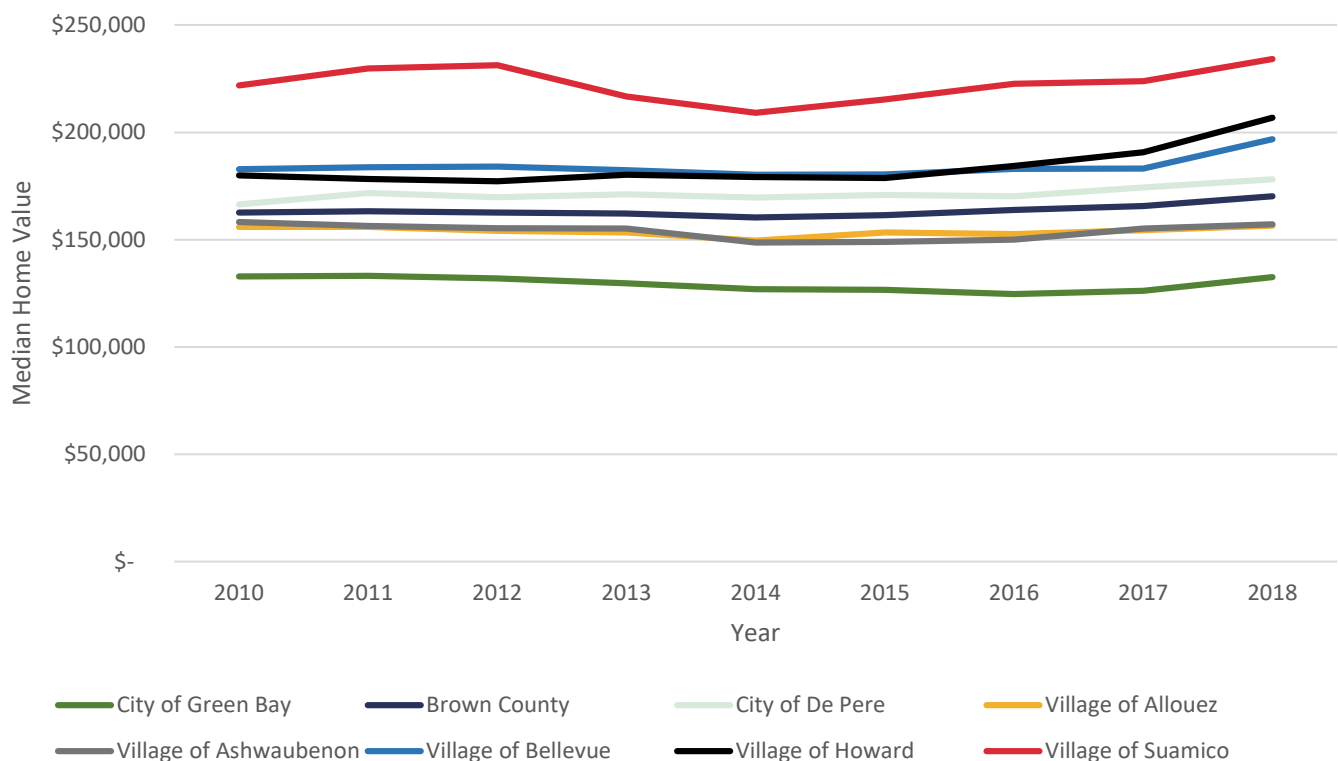
Green Bay's housing values decreased by approximately 5% between 2010 and 2017 and finally increased in 2018 back to just below what the median value was in 2010 (\$132,900 compared to \$132,500). This can be explained by a lack of new construction and an aging housing stock. The increase in median values is explained by an increase in price simply due to demand outstripping supply.

Increasing housing value despite an aging housing stock was something that was discussed as a housing issue in several of the focus groups. Cost was also the number one response when homeowners were asked in the community survey what the most important factors were in the decision to live at their current residence.

Note: ACS estimates are based on a sample polling of homeowners, so these estimates do include error. Housing price data from the Multiple Listing Service (MLS) is based on actual sales data and will be presented on the next two pages.

Figure 54. Median Value of Owner Occupied Housing Units in Green Bay and Surrounding Communities

Source: 2018 5-Year ACS Estimates



MARKET TRENDS

Detached Single-Family Homes

When comparing housing values to sale prices of detached single-family homes on the Multiple Listing Service (MLS), these trends also show that the median sale price for homes in Green Bay has increased over the past 5 years by 28% in Green Bay. This closely tracks the increase in Brown County during the same time period (29%). Despite the increase in median sale price, the total number of sales for single family homes has remained relatively constant (a decrease of 1% between 2015 and 2019).

The average days on the market for homes in Green Bay between 2015 and 2019 decreased from 99 to 67, reinforcing the tight supply that is occurring. With a tight supply, homes are typically not on the market for long and multiple buyers often put in offers on the same home.

Average months of supply is a good indicator of how balanced the housing market is. Six months of inventory is generally considered a balanced housing market. In 2019 Green Bay had three months of inventory, the same as Brown County.

Attached Single-Family Homes

Attached single-family housing is single family housing that shares a wall or walls with another homes (e.g. townhomes and rowhouses). This type of housing makes up only about eight percent of Green Bay's housing stock. Consequently, attached single-family home sales are low. Only 27% of the existing attached single-family stock is currently owner-occupied, this is also a contributing factor to low turnover. Total sales of attached single family units between 2015 and 2019 was just 25 sales, though sales did decrease to only two units in 2017. The median sale price has also remained unchanged in Green Bay between 2015 and 2019. The median sale price in the County increased by 83.7% during this time period. This is likely due to the relatively large impact new units have on the small pool of this unit type, but could also be due to increased demand. Responses to the community survey indicated that 7% of respondents would be interested in attached townhouses/rowhouses if they were to move in the future.

Figure 55. Detached Single-Family Home Sales in Green Bay and Brown County

Source: Multiple Listing Service

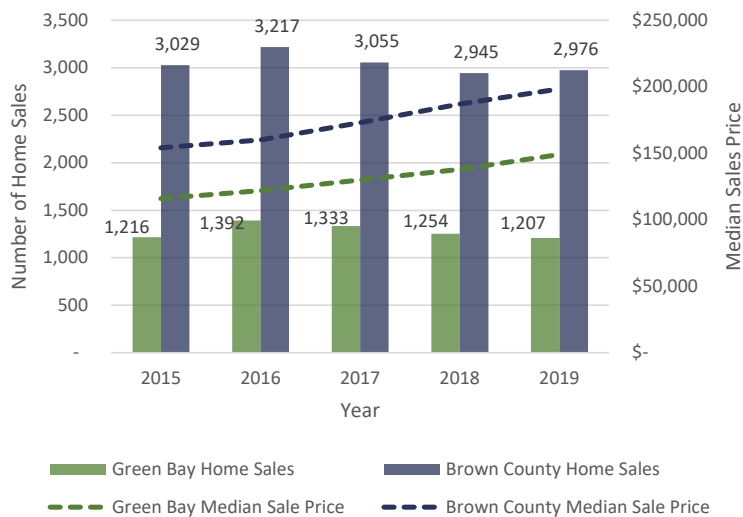
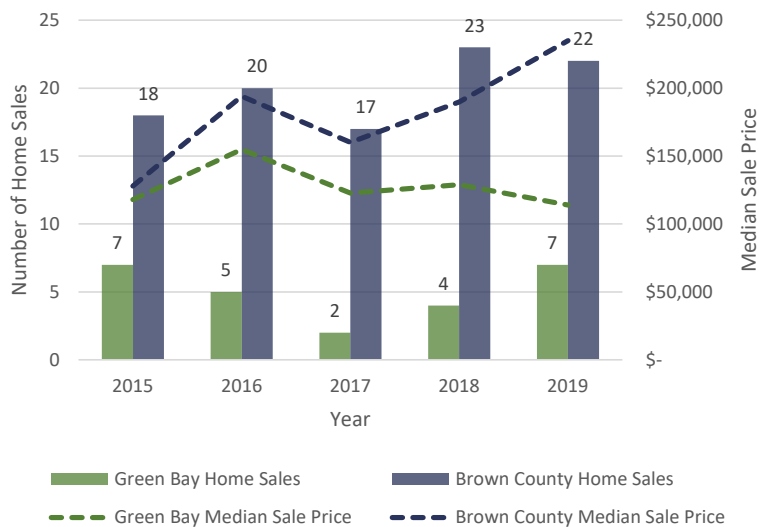


Figure 56. Attached Single-Family Home Sales in Green Bay and Brown County

Source: Multiple Listing Service



MARKET TRENDS

Duplex/Twindo Homes

Duplex/twindo homes comprise about 15% of Green Bay's housing stock. Accordingly, they also make up a small number of home sales in the City, though the total sales has increased in recent years. Between 2015 and 2019 the number of duplex sales increased from 92 to 123 (an increase of 34%). During the same time period, median sale price increased by 20% (from \$117,100 to \$139,900).

Other indicators of balance in the market for these types of unit include days on market which decreased from 96 in 2015 to 76 in 2019. Total months of supply remained unchanged during this time period.

Although this is a relatively small percentage of the housing stock, real estate data indicate that there is increasing demand for these types of units. Eight percent of respondents to the community survey indicated they would be interested in living in a duplex if they were to move in the future.

Condos

Condominium is a type of ownership. It's similar to a traditional single-family home in that the owner owns the individual unit, however there is joint ownership with other condo owners for common grounds, hallways, etc. The physical type of structure where condominium ownership is most commonly found is in attached single-family homes and multi-family buildings.

Between 2015 and 2019, condo sales in Green Bay remained relatively stable (55 in 2015 and 51 in 2019). Despite a stable number of sales, prices have gone up 42 % between 2015 and 2019. Average days on market also significantly decreased from 171 to 82 days (52% decrease) from 2015 to 2019. This was more severe than the decrease in Brown County (120 to 86 days, a decrease of 28%). Months of inventory was six in 2015 and then decreased to three in 2016/2017 but went back up to six in 2019. Months of supply is slightly lower in Brown County (five months).

These indicators in the condo home sales market indicate that there has been increased interest in condos in recent years. Responses to the community survey confirm this finding—16% of respondents said if they were to move in the future they would be interested in condo ownership.

Figure 57. Duplex Home Sales in Green Bay and Brown County

Source: Multiple Listing Service

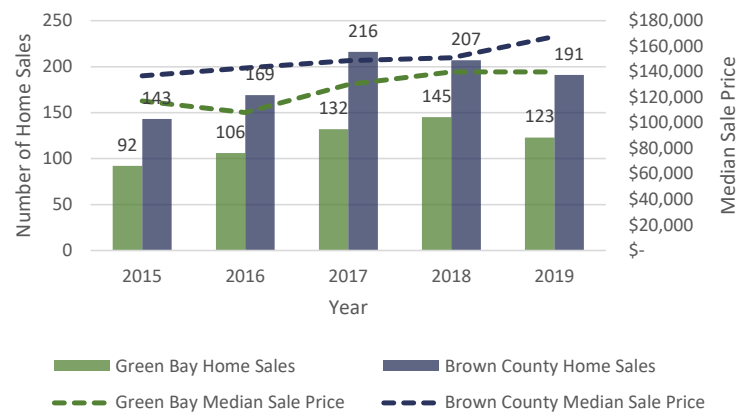
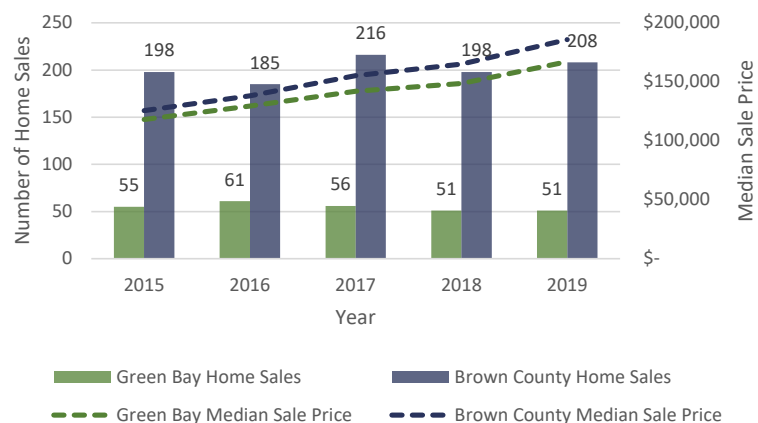


Figure 58. Condo Home Sales in Green Bay and Brown County

Source: Multiple Listing Service



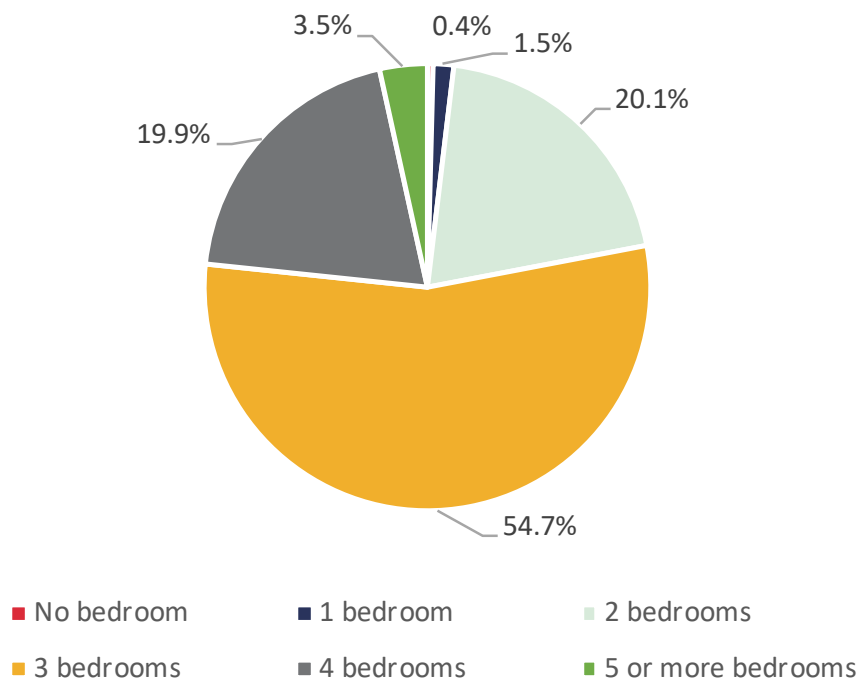
OWNERSHIP UNIT SIZE

The most common bedroom size for owner-occupied units within the City is three bedrooms (56%), followed by two bedroom (20%) and four bedroom (20%) units. Ownership units are typically larger in size than rental units, which is a large part of their appeal to families. Of those homeowners who took the community survey, 34% said they have one or more children under the age of 18 living in their household,

and 18% said they have children or dependent adults over age 18 living in their household, this is actually 2% less than renters who responded to the survey. It's important the City provides ownership housing that can support both families with children and without.

Figure 59. Owner-Occupied Units by Bedrooms

Source: 2018 5-Year ACS Estimates



HOUSING FOR SPECIAL POPULATIONS

OVERVIEW

This section further investigates the special populations of Green Bay and the secondary market — the student population, disabled population, homeless and the elderly. Ensuring adequate housing for all of these groups is important to the overall health of the housing market in Green Bay. The unique housing needs of these populations are often overlooked, yet these needs grow in proportion to overall population growth.



Woodfield Village Senior Apartments

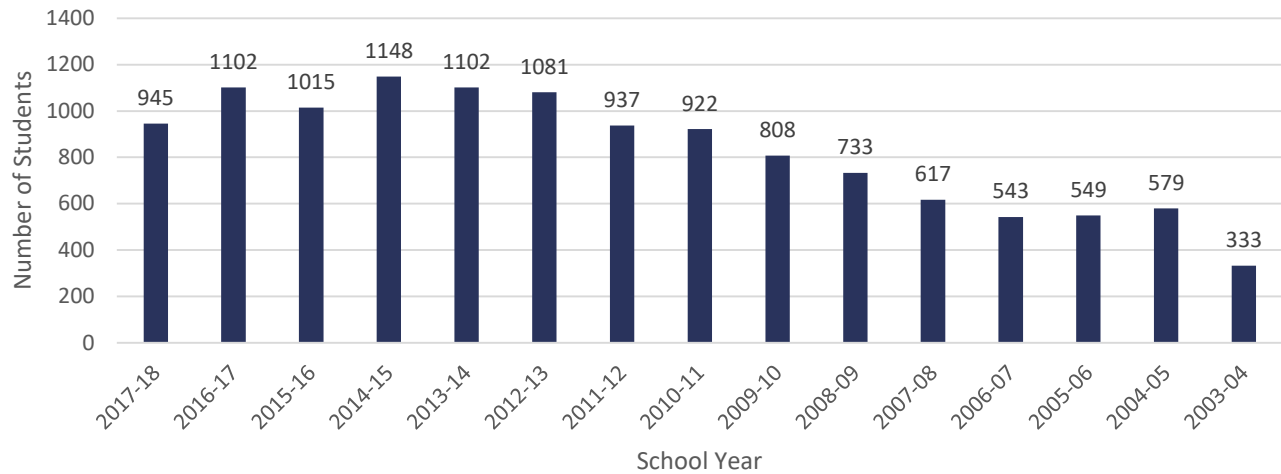


Northeast Wisconsin Technical College Housing

HOMELESSNESS

Figure 60. Green Bay School District Homeless Student Enrollment

Source: Wisconsin Department of Public Instruction



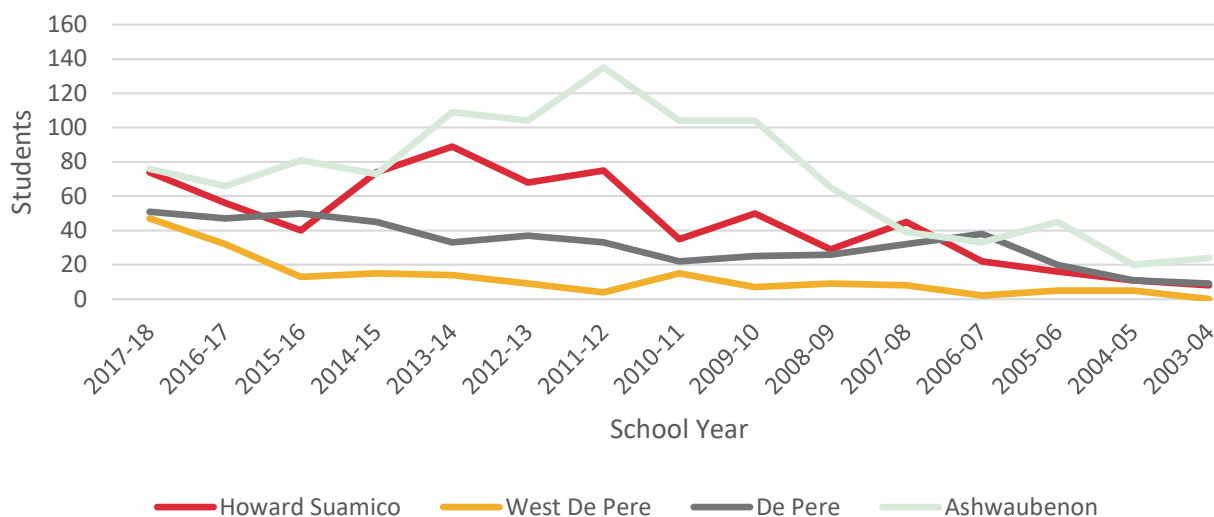
Youth Homelessness is tracked at family level by school districts in Wisconsin and the Wisconsin Department of Public Instruction. Different than traditional measures of homelessness which look at individuals both unsheltered and in transitional or emergency shelter, youth homelessness is a measure of housing instability. The definition of homelessness as tracked by educational institutions includes students who lacked a permanent nighttime residence. While these students are often not in the shelter system, they have an unknown place of residence on a nightly basis, often staying in hotels on a temporary or permanent basis or “doubling up” with other families temporarily.

The number of homeless students in the Green Bay School District has, overall, risen in the past eight years. This is an indicator of a tight housing market as instability, especially inability to find and afford rental units often forces individuals to find shorter-term options for their families. This is often temporary until more secure housing is located. The school district serves the City of Green Bay, Village of Allouez, Village of Bellevue, Town of Scott, parts of Ledgeview, Eaton and Humboldt. Surrounding area school districts have experienced an increase in homeless youth in the past 3 years as well.

Anecdotal feedback from the focus groups indicates that organizations working with the homeless are seeing an increase in young adults (age 17-30) because homelessness

Figure 61. Surrounding Community Homeless Student Enrollment

Source: Wisconsin Department of Public Instruction



is cyclical. Children growing up in homeless households often don't know how to sustain stable housing once they transition from a homeless shelter into housing because they have not grown up in a household with stable housing.

When looking at the wider population, the Brown County Homeless and Housing Coalition serves about 500 people per month. There are an additional 200 single people (not including families) on waiting lists at any point in time. In June 2020, there were 798 homeless clients served in Brown County. This is up 34 clients from a year ago. Sixty-one of the clients in June 2020 were new clients, 13 were returns to homelessness and 54 were exits to public housing. The number of new clients entering the homeless

system dropped from 102 to 61 between June 2019 and 2020. Of these 798 homeless clients served in June 2020, 30% were children (under age 18). Over half (59%) were white, 26% black, 12% American Indian and the remainder other races.

There are a variety of reasons a person may be homeless, many of which are not directly tied to housing availability, such as poverty, unemployment, physical or mental health issues, drug or alcohol abuse, domestic violence and abuse. However lack of affordable housing can contribute to homelessness, so it is important to consider the homeless population in Green Bay.

Figure 62. Brown County Total Homeless Clients Served, May 2019–April 2020

Source: icalliances.org/monthly-dashboard-wi

How has the total number of clients served changed over time?



Figure 63. Brown County New Clients Entering Homeless System, May 2019–April 2020

Source: icalliances.org/monthly-dashboard-wi

How has the number of new clients entering the homeless system changed over time?



A chronically homeless person costs the taxpayer an average of \$35,578 per year. Costs on average are reduced by 50% when homeless are placed in supportive housing. Supportive housing costs on average \$12,800 per year.

-National Alliance to End Homelessness

AGING POPULATIONS

The elderly population is an important factor in housing as many are current homeowners, and some will require different accommodations, specialized housing, or programming to assist aging-in-place. Senior housing generally refers to the combination of services and housing that allow them to continue to live comfortably. This ranges from continuing to live in their own home with virtually no services, to townhomes and apartments that offer the ability to “downsize” their residence, specialized housing units with limited services, and different types of assisted living facilities.

There are three popular types of senior-specific housing: 1) Nursing Homes—primarily for adults with serious medical needs. 2) Assisted Living facilities—offer residents the ability to live a free and independent lifestyle, but they also receive regular support for a range of daily activities, from cleaning to meal preparation to medication management. Residents are also offered a calendar of special events, activities, trips, and many opportunities for social engagement. 3) Independent living facilities—ideal for individuals who can still live independently but enjoy having access to assistance when needed/desired such as dining, medical care and entertainment.

Within the greater Green Bay area there are five nursing homes offering 405 beds, 12 assisted living facilities offering 749 beds and 12 independent living complexes (5 are income restricted). Rents at the independent living complexes fall into the following ranges :

- Studio: \$890–\$2,050
- One Bedroom: \$345–\$2,500
- Two Bedroom: \$585–\$2,850

As varying levels of services are included with different types of housing for aging populations, typical affordability standards do not apply. Often senior households will pay up to 50% of their income for market rate senior housing, up to 90% of their income for specialized and assisted living, often funded in part through sales of an owned home. Many households age 62+ in the City are still homeowners (71%). Over the next 20 years, nearly 15,000 residents will age into the 80+ age category, and may look to sell their housing for other living options. Selling homes as people age is not an easy task. As the housing tenure data on the next page shows, home ownership peaks around age 70 and many desire to stay in their current home as long as possible. This suggests a need for services to enable that objective while maintaining and adapting existing housing.

Figure 64. Housing Income and Tenure Aging Population

Source: HUD CHAS 2012-2016 62+ Household Income and Tenure

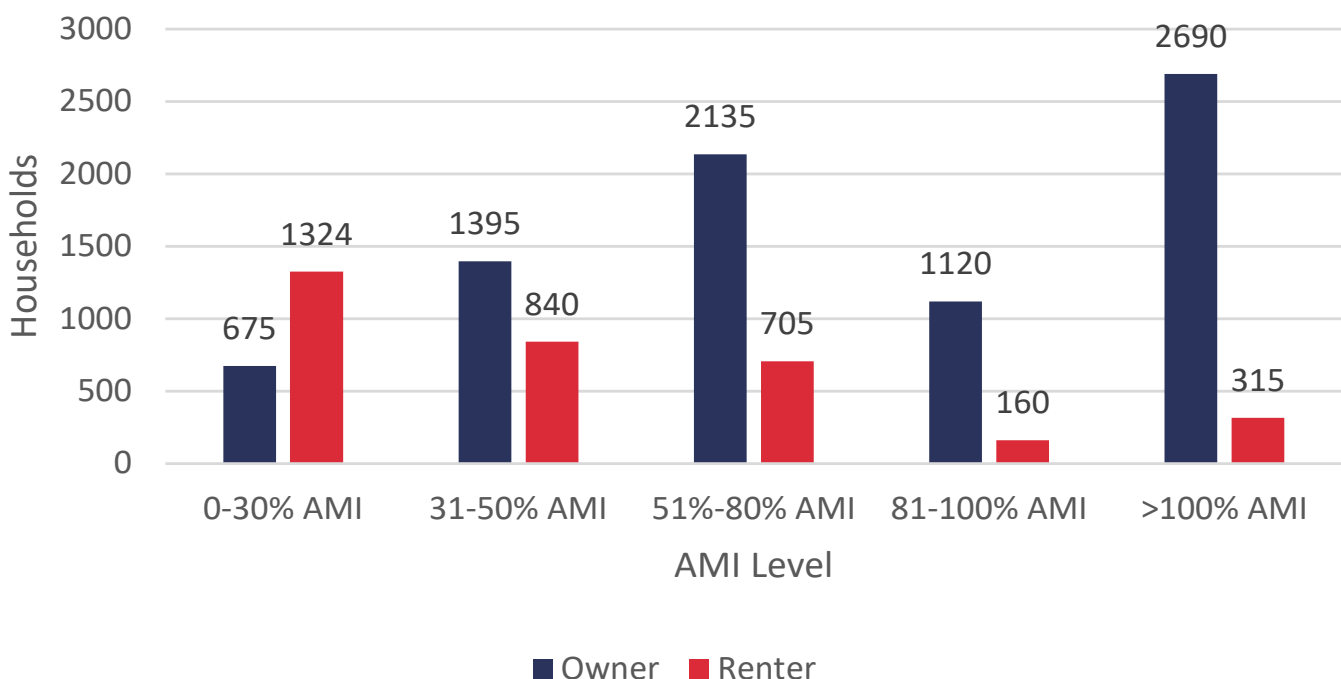


Figure 65. Housing Income and Tenure Aging Population

Source: HUD CHAS 2012-2016 62+ Household Income and Tenure

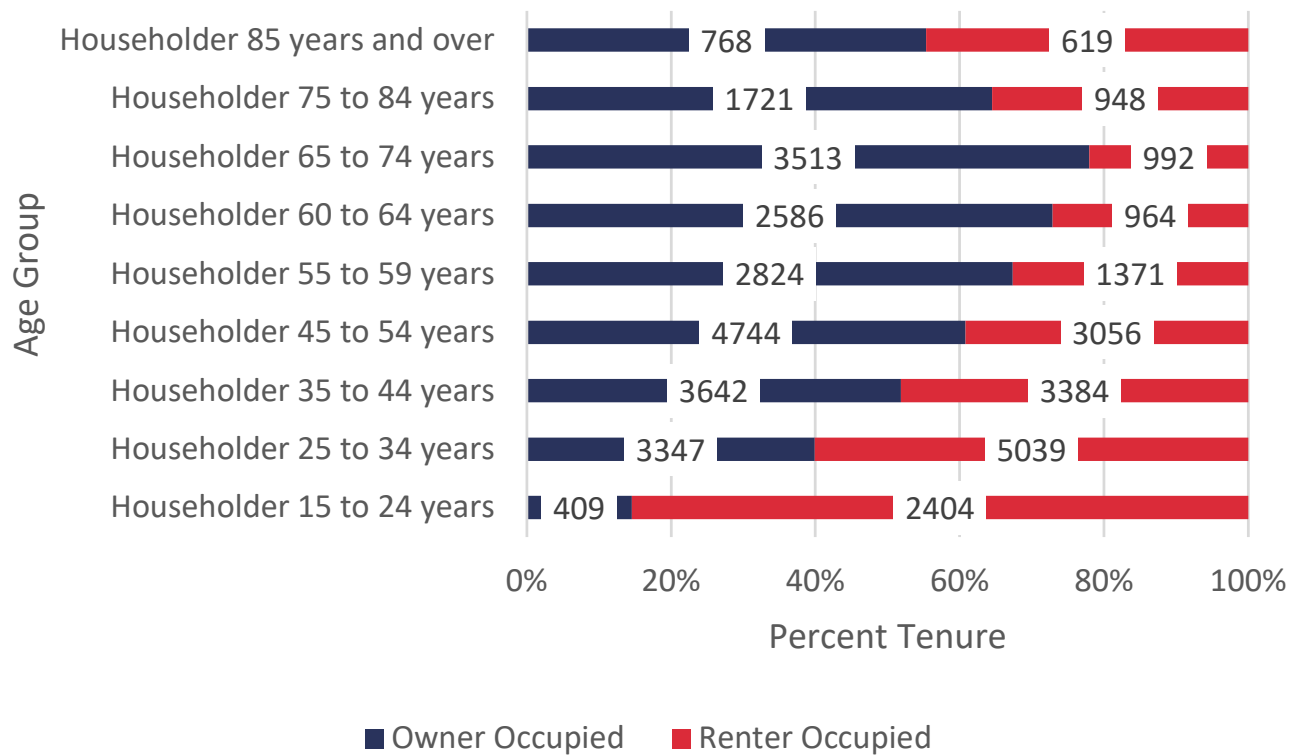
62+ Household Income and Tenure		
	Owner	Renter
0-30% AMI	675	1,324
31-50% AMI	1,395	840
64-80%	2,134	705
81-100%	1,120	160
>100%	2,690	315

77% of respondent to the 2018 AARP Home and Community Preferences Survey (age 50+) state they would like to remain in their community for as long as possible.

76% would like to remain in their current residence for as long as possible.

Figure 66. Housing Tenure by Age in Green Bay

Source: 2018 5-Year ACS Estimates



DISABLED POPULATIONS

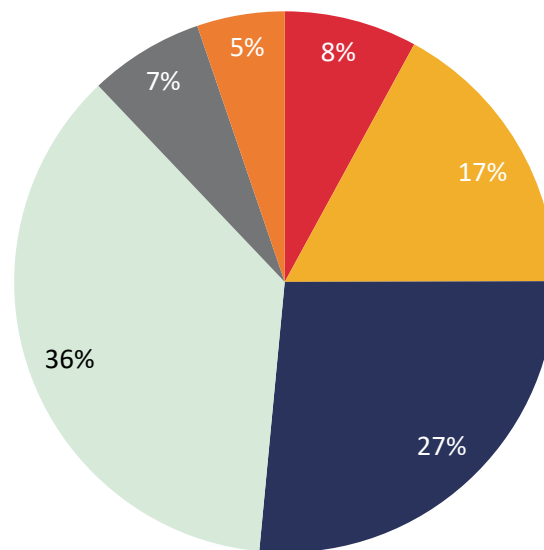
Persons with a disability do not inherently require access to specific housing types or accommodations. It is dependent on the type and severity of the disability. More commonly persons with a disability receive services and accommodations as they continue to age and require more specialized forms of housing. This is due to the percentage of population by age, that experience a disability being disproportionately higher in aging and senior housing holds which is not fully the case in Green Bay, as a higher portion of younger and middle age adults have a disability.

Wisconsin DOA projections show that there will be a 63% increase in those age 70-79 by 2040. A 2007 study by Smith et. al. published in the Journal of the American Planning Association projects that due to the aging population, 21% of all households will have at least one disabled resident in 2050. They also estimate there is a 60% likelihood that a newly built single-family detached unit will house at least one disabled resident during its expected lifetime. Because many seniors desire to live independently for as long as possible, this suggests a growing need for housing that is accessible.

When housing units are constructed specifically for persons with disabilities, they are not traditionally built using methods that easily accommodate aging populations and often require renovation such as wider doorways, lower counter tops, zero entry shower/baths. However, many municipalities have requirements that mandate a percent of new construction be built using universal design standards. These standards often not only provide access to persons with and without disability, but are cheaper to construct on a per unit basis.

Figure 67. Disabled Population by Age

Source: 2018 ACS 5- Year Estimates



■ Under 5 years ■ 5 to 17 years ■ 18 to 34 years
■ 35 to 64 years ■ 65 to 74 years ■ 75 years and over

Figure 68. Age Projections for Green Bay

Source: Wisconsin Department of Administration

Green Bay	2018	Projected 2040	Projected Percent Increase
0-9	15,414	16,400	6.4%
10-19	13,713	15,619	13.9%
20-29	16,924	18,810	11.1%
30-39	14,451	14,221	-1.6%
40-49	12,738	14,634	14.9%
50-59	13,035	14,274	9.5%
60-69	9,899	9,436	-4.7%
70-79	5,000	8,140	62.8%

*Based on WI DOA age cohort projections for Brown County

ACCESSIBILITY

Income and disability current trends in the City show that households including someone living with a disability are found across all income levels, including levels that would find market rate housing affordable. Lower-income households tend to have disabilities go unreported or undiagnosed due to limited access to affordable healthcare. There is no reliable data on local units that are accessible, though estimates nationally place accessible single family homes at just 1% of the total housing stock

in the country. The high number of those with a hearing or vision disability at 0-30% median income is slightly concerning, but many times their assisted housing needs are not as structural as those with ambulatory disabilities. The 1,135 households under 50% median income with ambulatory disabilities are most concerning because they are at the highest risk for homelessness because of their incomes and also have the greatest need for accessibility features, which many likely do not have .

Figure 69. Disabled Population Independent Living Ability

Source: 2018 ACS 5- Year Estimates

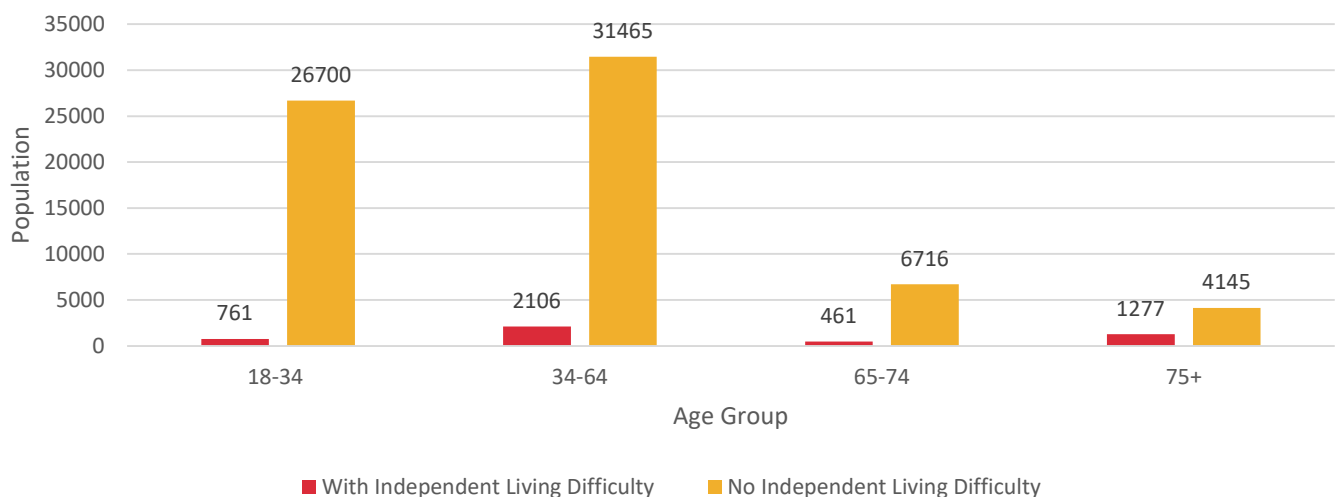
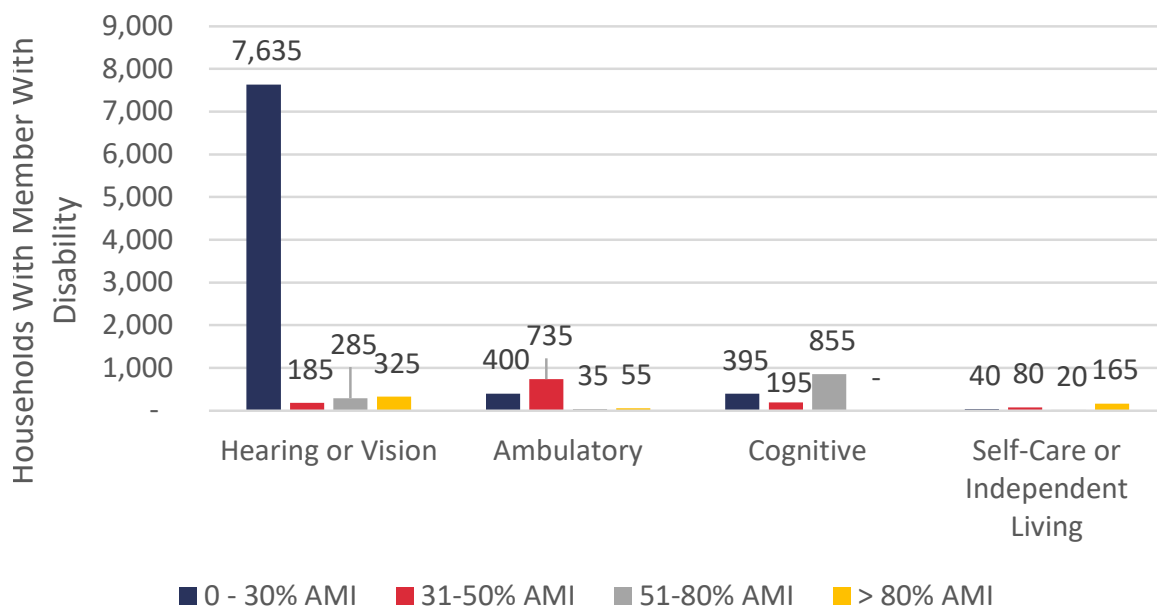


Figure 70. Disability and Income for Green Bay

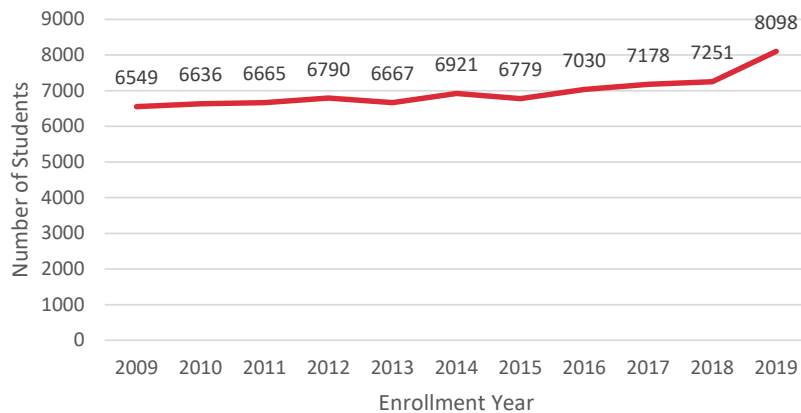
Source: HUD CHAS 2012-2016



STUDENT POPULATION

Figure 71. UW Green Bay Student Enrollment

Source: University of Wisconsin Green Bay



University of Wisconsin Green Bay

Green Bay is home to several universities and a technical college. We only include three in our discussion below because they have the greatest impact on Green Bay's housing market, particularly when students live off-campus. There are both positive and negative impacts on the housing market when college students live off-campus within a community. Firstly, they increase demand for homes within walking distance of the campus, which can be positive. On the other hand, they also place additional pressure on a tight affordable housing market. Student housing can also aid in driving rent up as landlords can charge more, especially when homes are rented by the room, and most students sign a one-year lease so landlords can raise rents every year if the market will allow it.

University of Wisconsin - Green Bay

The University Wisconsin Green Bay has experienced enrollment growth in the past 10 years. Their most recent enrollment number for 2019 was 8,098. UW Green Bay has Resident Halls, Private Room Apartments and Shared Room Apartment options for its students on-campus. The residence halls house 794 students, the private room apartments house 716 and the shared room apartments house 567. Overall 64% of students at UW Green Bay live off campus and commute for classes (approximately 5,183). The University has no good way of knowing where these students live, because they often have on file only a "home" address which may be their parents' home. It is presumed a sizable majority of those living off-campus live in the City of Green Bay.

There were 11 UW-GB students who responded to the community survey, 73% said they live in Green Bay, the remainder live in Allouez, Bellevue and Howard. For those who do not live in Green Bay, the reason is because they couldn't find the housing they wanted, housing prices are too high or they were looking for a more desirable neighborhood character. These students live in a mix of detached single

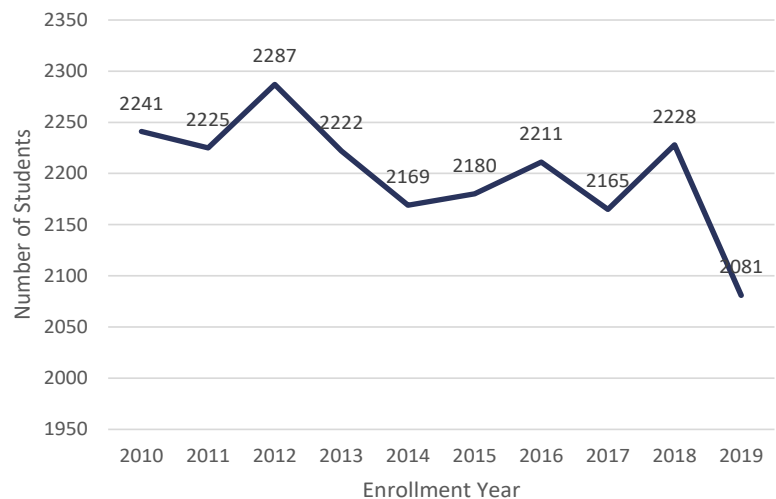
family homes, duplexes and larger apartment complexes (5 or more units per building). Cost is by far the most important factor for these students when they chose where to live. Half of these students have had to forego other needs such as food, healthcare or childcare to continue to pay for housing. As is true in most places with a large off-campus student population, the high percentage of cost burdened renters (66% of renters) in the City is at least somewhat due to off-campus students.

St. Norbert

Saint Norbert's total enrollment has been trending downward, most recently at 2,081 students in 2019. The school provides different options for first year students which are more dorm style and upperclassmen can choose from apartments, single family detached homes and townhomes, all owned by the college. The school expects students to live on campus all four years and so there are very few commuter students.

Figure 72. St. Norbert University Enrollment

Source: St. Norbert University

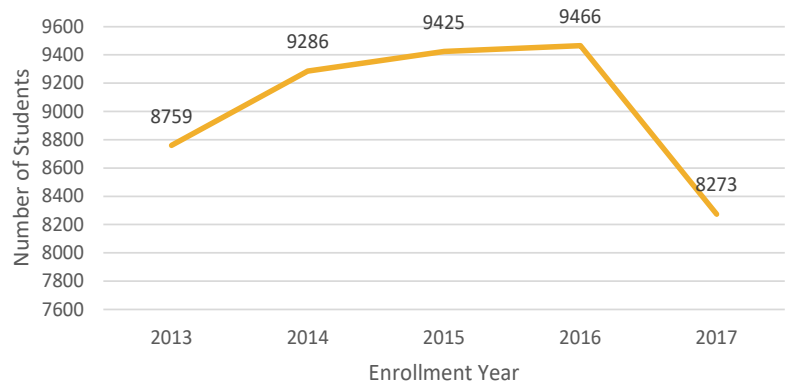


Northeast Wisconsin Technical College

Northeast Wisconsin Technical College's (NWTC's) enrollment increased between 2013 and 2016 and then experienced a large decrease in 2017 by 12% (1,193 students). The Green Bay Campus has very limited student housing options and the majority of students are commuters. In 2018 a private developer built a new 100-student resident hall that is now open for NWTC students. This is the only option for students to live on campus. Students living off campus live in other housing within the City or in other communities.

Figure 73. Northeast Wisconsin Technical College Enrollment

Source: Northeast Wisconsin Technical College



There were 20 full-time NWTC students who took the survey. 75% said they live in Green Bay while the others live in De Pere, Ashwaubenon, Howard and Suamico. The top reasons people chose to live outside of Green Bay were the housing cost, school district and to live closer to family. These students live primarily in detached single-family homes and duplexes, several live in larger apartment complexes (5 or more units). Cost was the most important factor for nearly all students in deciding where they live. Half of NWTC students have had to forego other needs such as food, healthcare or childcare to continue to pay for housing.

OTHER HOUSING MARKET FORCES

The housing market is impacted by a variety of local and national forces, including trends and public policy and regulation. This section describes some of those forces.

TAXES

A common theme that came up in the community survey and focus groups is the impact taxes have on a household's decision to live in Green Bay or in another community with lower tax rates.

Based on 2019 data from the Wisconsin Department of Revenue, Green Bay's mill rate is higher than neighboring communities. It's generally expected that cities will have higher tax rates than towns and villages because they maintain more infrastructure and offer more services per capita. The City's infrastructure is also generally older and has more repair costs than in most of the secondary market. Green Bay is between four and eight times larger than all of the communities in Figure 74. The Village of Howard has the lowest mill rate at .016462. Green Bay's mill rate is 32% higher than Howard's. Twelve percent of community survey respondents noted that taxes were an important factor in deciding to live at their current residence.

Figure 74. 2019 Mill Rate Comparison

Source: Wisconsin Department of Revenue

*The median home value in Green Bay is based on 2018 5-Year ACS estimates

Municipality	2019 Mill Rate	Taxes on \$132,500 home	Difference vs. Green Bay	2018 Population
Green Bay	0.024073	\$ 3,190	\$ -	105,477
Allouez	0.022521	\$ 2,984	\$ (206)	13,757
Suamico	0.019974	\$ 2,647	\$ (543)	12,676
De Pere	0.019269	\$ 2,553	\$ (637)	24,699
Ashwaubenon	0.017837	\$ 2,363	\$ (826)	16,795
Bellevue	0.01762	\$ 2,335	\$ (855)	15,423
Howard	0.016462	\$ 2,181	\$ (1,008)	19,508

ASSESSED PROPERTY VALUE

Another method of evaluating housing conditions is to consider the value per square foot of homes. In the maps on the following 4 pages, value per square foot is made up of land and improvement values. While both land and improvements (buildings) generally appreciate over time, development and use trends can drastically shift associated land values over the course of decades. In practice, this means that very desirable areas can have a larger increase in land value, while other areas grow at rates more consistent with overall inflation. This will be something to stay aware of especially as Green Bay's downtown is redeveloped and becomes an increasingly desirable place for businesses to locate and people to live.

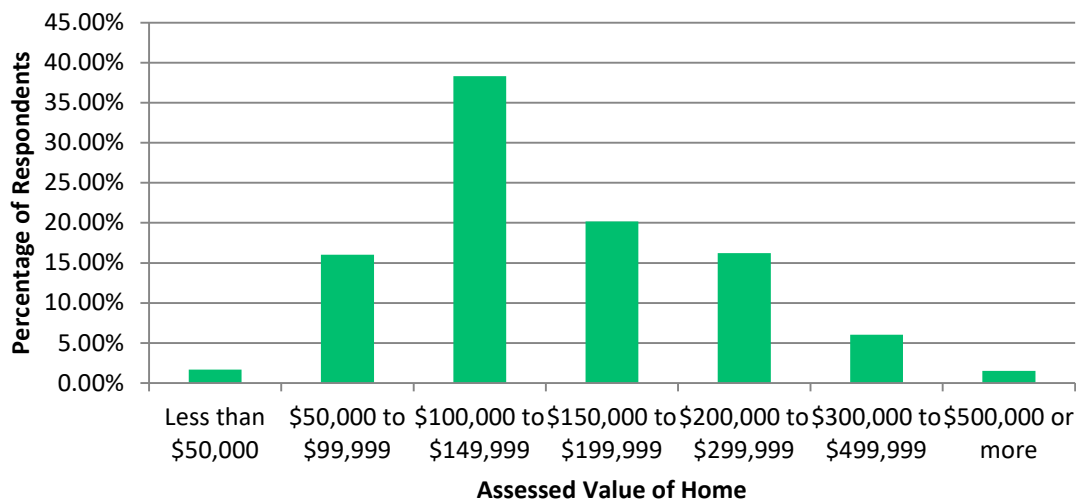
In general, single-family home values near the edges of the City are higher (\$100/SF or greater), while homes near the center of the City are lower in value (\$75/SF or less) (see map on the following page). Value per square foot often correlates to housing age, which appears to be the case here.

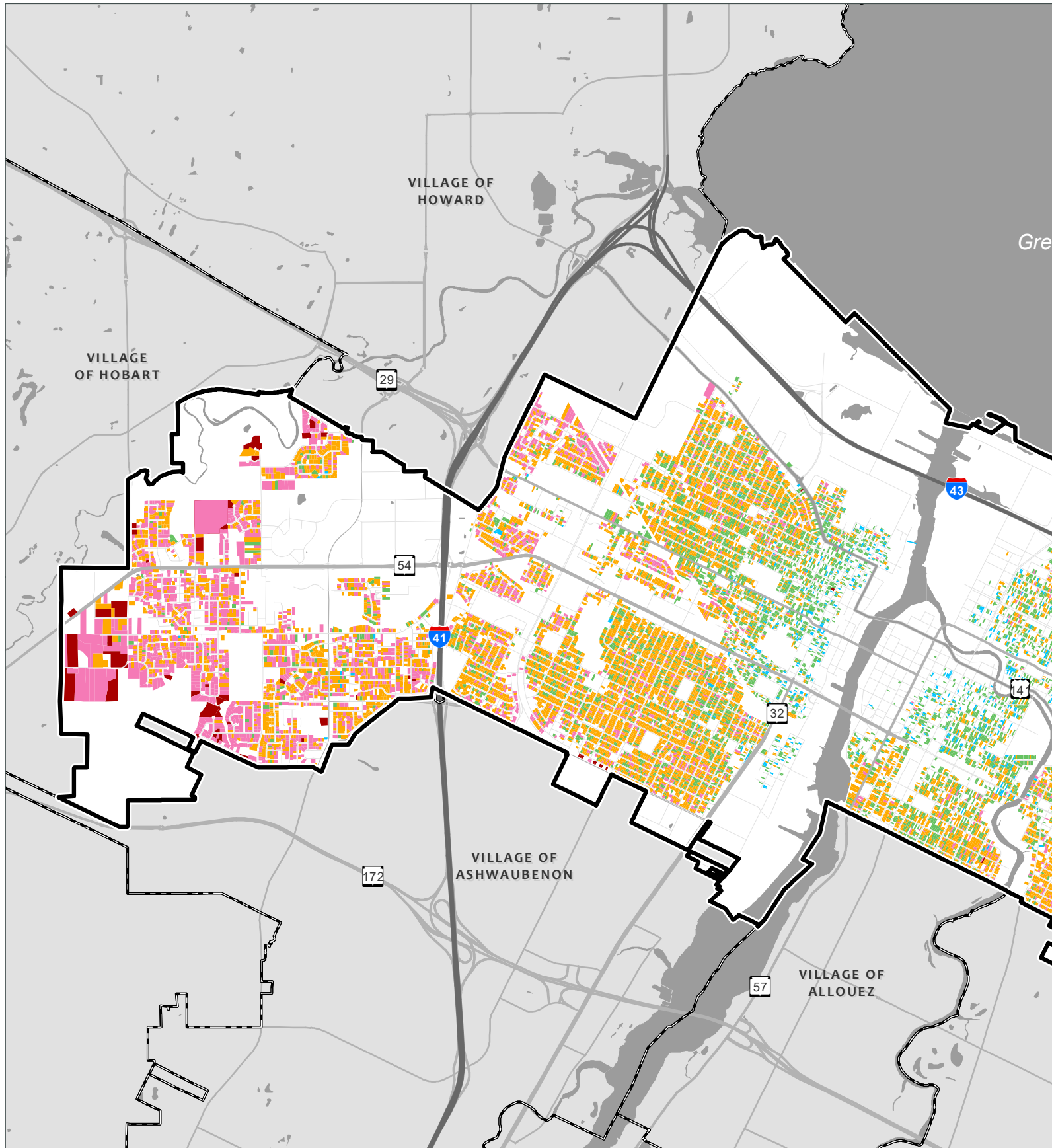
A map of value per square foot for multi-family structures follows the single-family map. In general, value per square foot of multi-family dwellings is lower than that of single family homes, but the geographic trend is consistent, with lower-value, older units near the City center.



Figure 75. Community Survey Responses - (Homeowners) What is the approximate assessed value of your home?

Source: Community Survey





Data Sources:
Brown County GIS (2020)



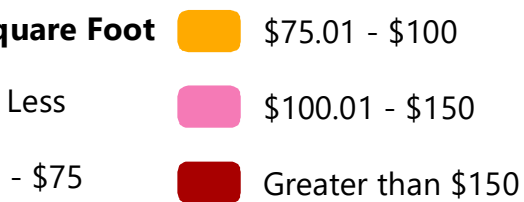
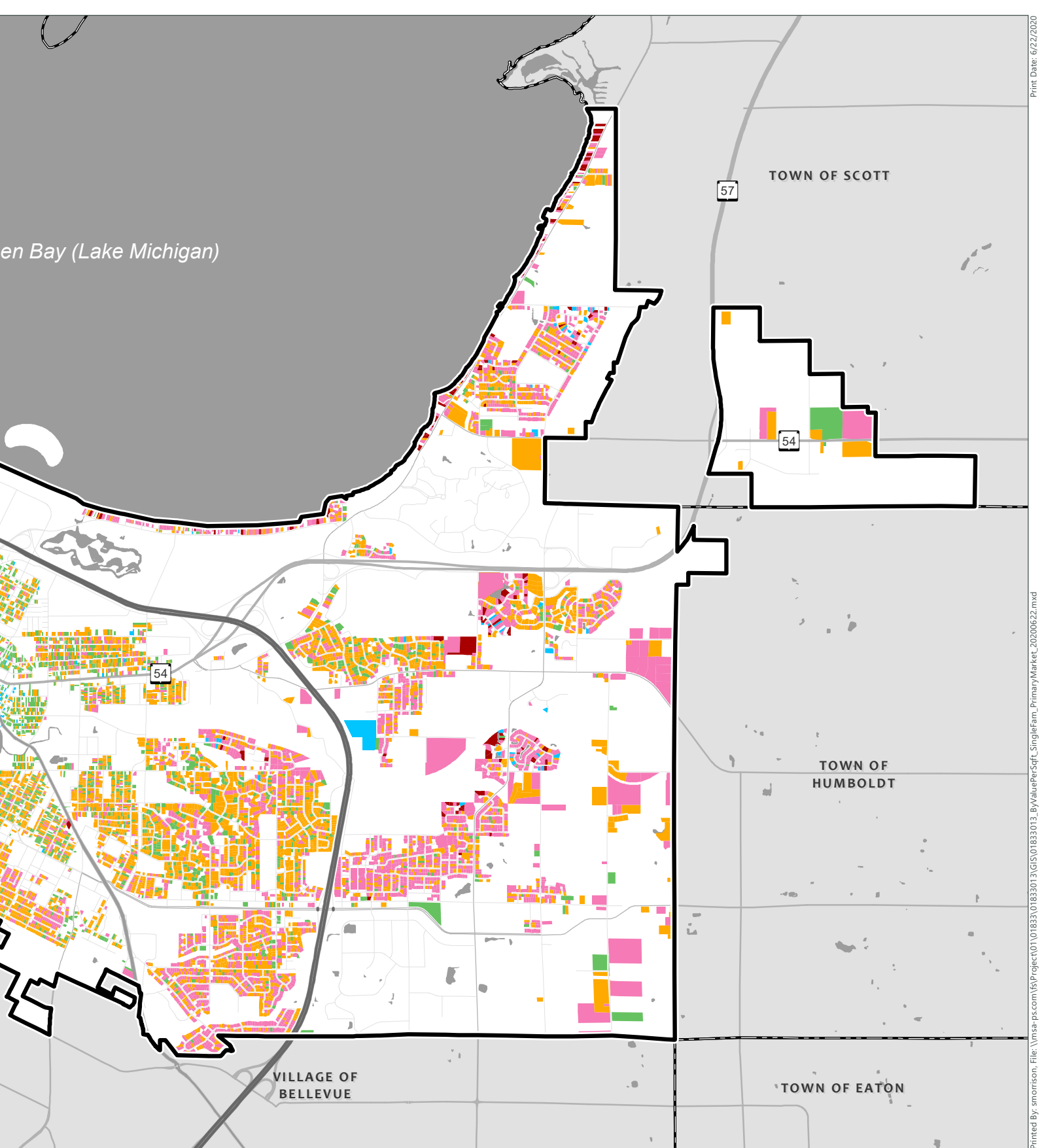
 Water Body

 City of Green Bay

Value per Square Foot

 \$50 or less

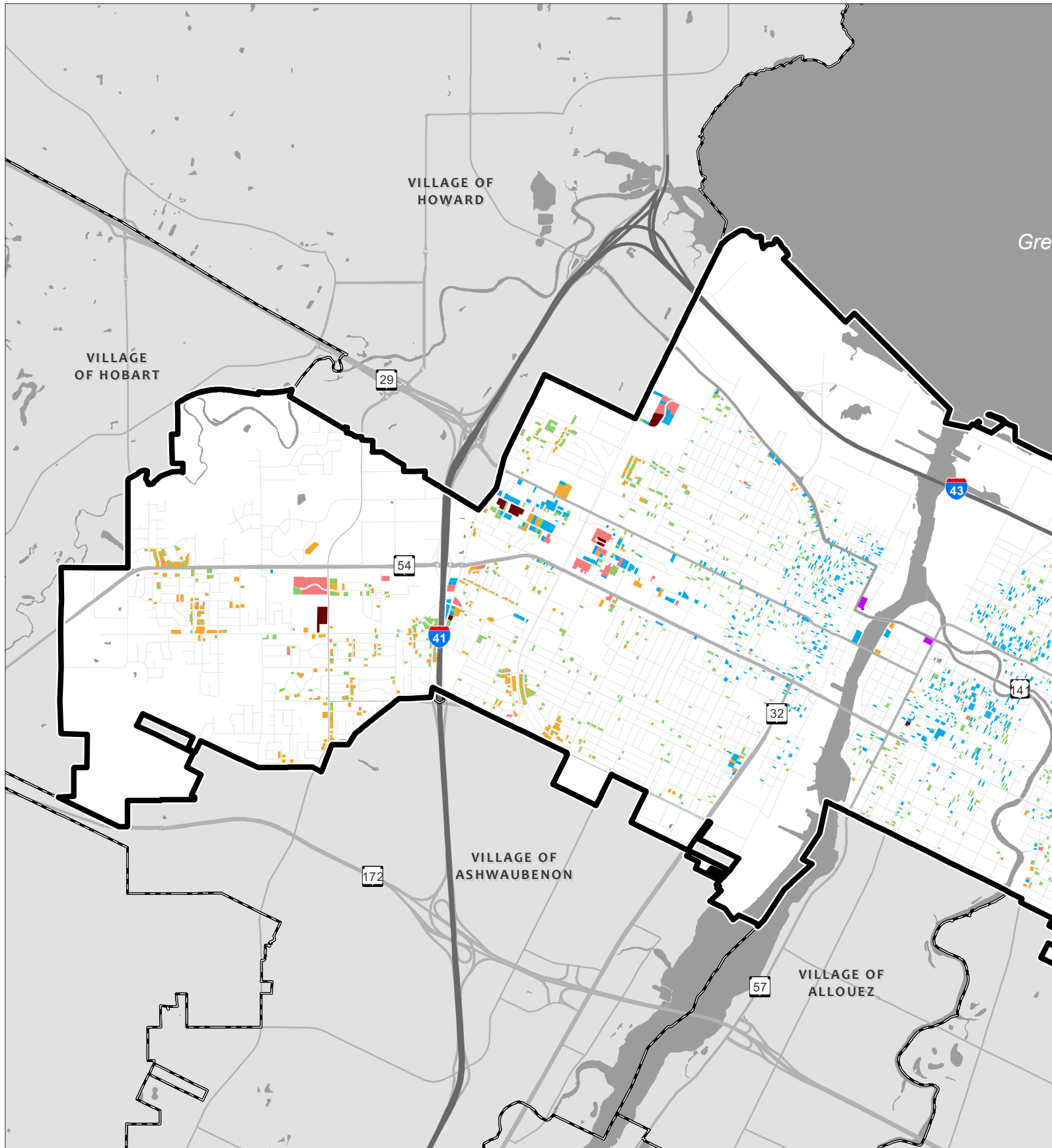
 \$50.01 or more



Single Family Residential Properties by Value per Square Foot

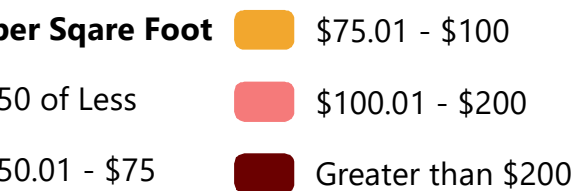
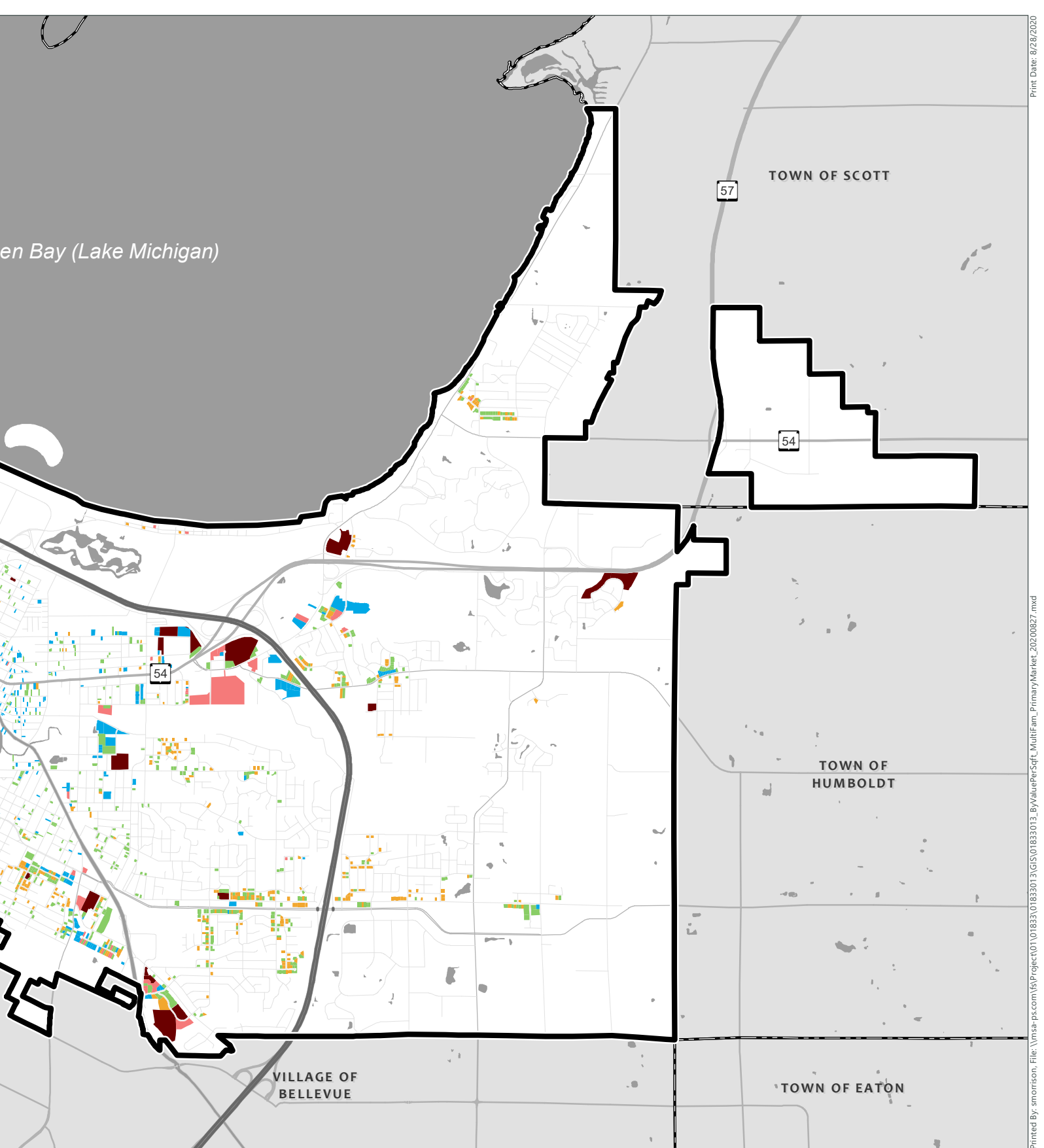
City of Green Bay Housing Study

City of Green Bay
Brown County, WI



Data Sources:
Brown County GIS (2020)





Multi Family Residential Properties by Value per Square Foot

City of Green Bay Housing Study
City of Green Bay
Brown County, WI

INFILL REDEVELOPMENT HOUSING OPPORTUNITIES

The City's priority focus for infill redevelopment is parking lots downtown. The City has added structured ramp parking downtown which addresses the need for parking downtown and is an acknowledgment that space is limited, and the trade-off for parking is not constructing another commercial or residential building that could stimulate economic growth and add to the vibrancy downtown. The only issue is that many of these parking lots shown below are privately owned.

The City recently purchased Associated Bank's parking lot, and put out a request for proposals for what they would like to see a developer propose on the site. This approach was successful for Green Bay because it was able to identify specifically what type of development was desired in that location (mixed use with affordable and market rate housing). The developer also saw this approach as

favorable because it told them exactly what the City wants and where they want it.

The City maintains a website of for-sale City-owned properties with details and any eligible funding programs. RFPs are included for some of the large development sites: <https://greenbaywi.gov/332/Available-Properties>. This information is something the City should continue to focus on to communicate to developers what they want and where they want it.

Redevelopment of commercial areas was also discussed in focus groups. These sites are typically near amenities and have good access to transit making them ideal locations for workforce housing. Military Avenue was one specific location that was suggested.



Parking in Downtown Green Bay

City of Green Bay Housing Study
City of Green Bay
Brown County, WI

- Surface Lot
- Parking Garage



SUPPLY OF AVAILABLE LOTS

In addition to redevelopment opportunities, there are parcels in the City that are zoned for residential use, but remain vacant. Figure 76 shows where these parcels are located.

Currently, there are around 100 parcels considered vacant residential properties. Of these, 57% are under development. The remaining 45 lots are owned by the City. These City lots range in size from 0.03 to 0.96 acres. Of these properties, 31% are zoned D2 (Downtown 2), 27% are zoned R1 (low density residential), 20% are zoned OR (office residential), 11% are zoned C1 (Commercial 1), 9% are zoned R3 (Varied Density Residential) and 2% are zoned R2 (Medium Density Residential).

Development in the City is limited by the location of wetland, floodplain and steep slopes as shown on the following page. All of these development limitations are found adjacent to Lake Michigan, the Fox River, East River and Baird Creek. While these water features add to the vibrancy of the community they also prevent or increase the cost of development in certain areas within Green Bay.

Figure 76. Vacant Properties

Source: City of Green Bay

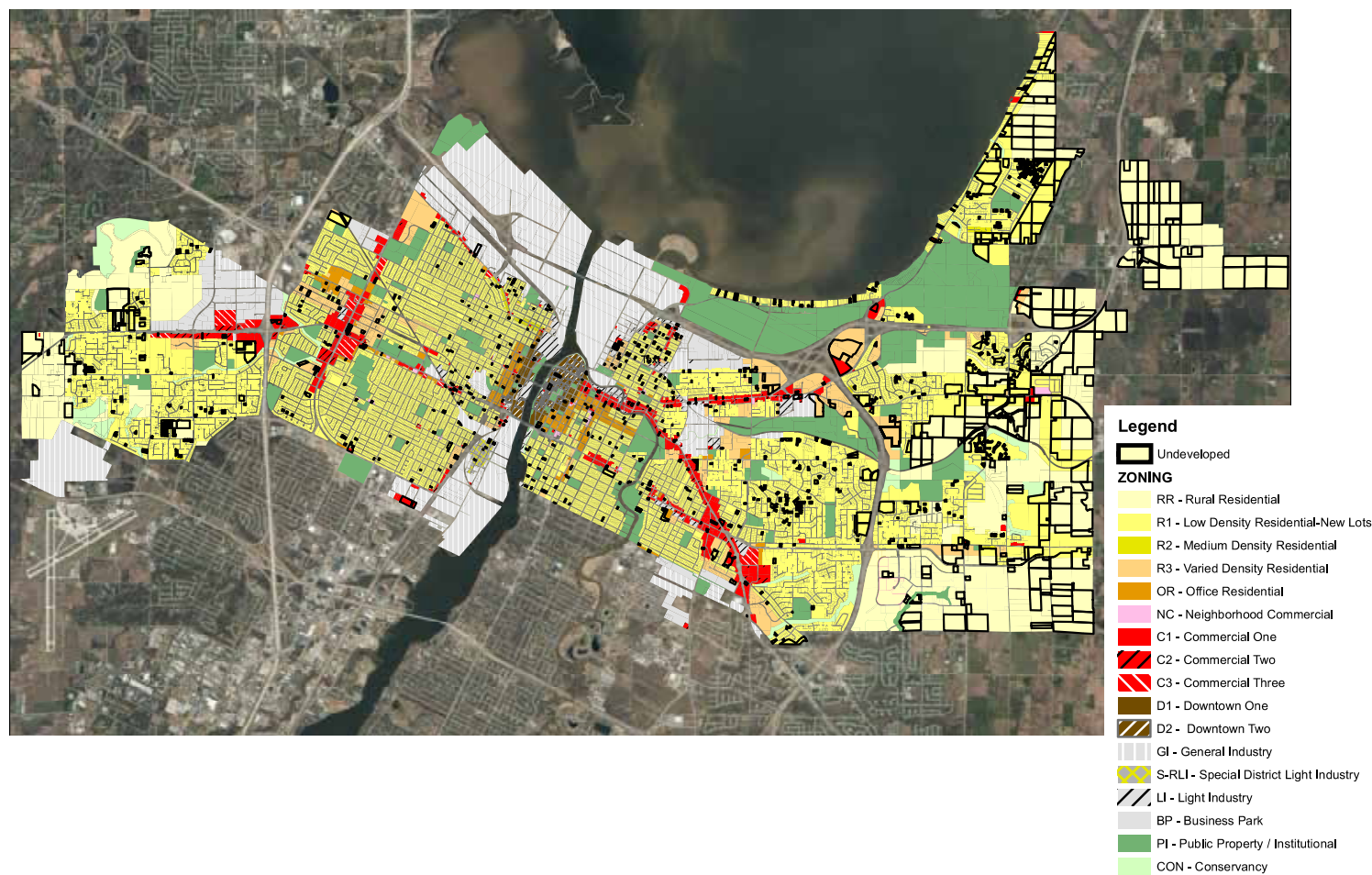


Figure 77. Development Limitations

Source: MSA Professional Services

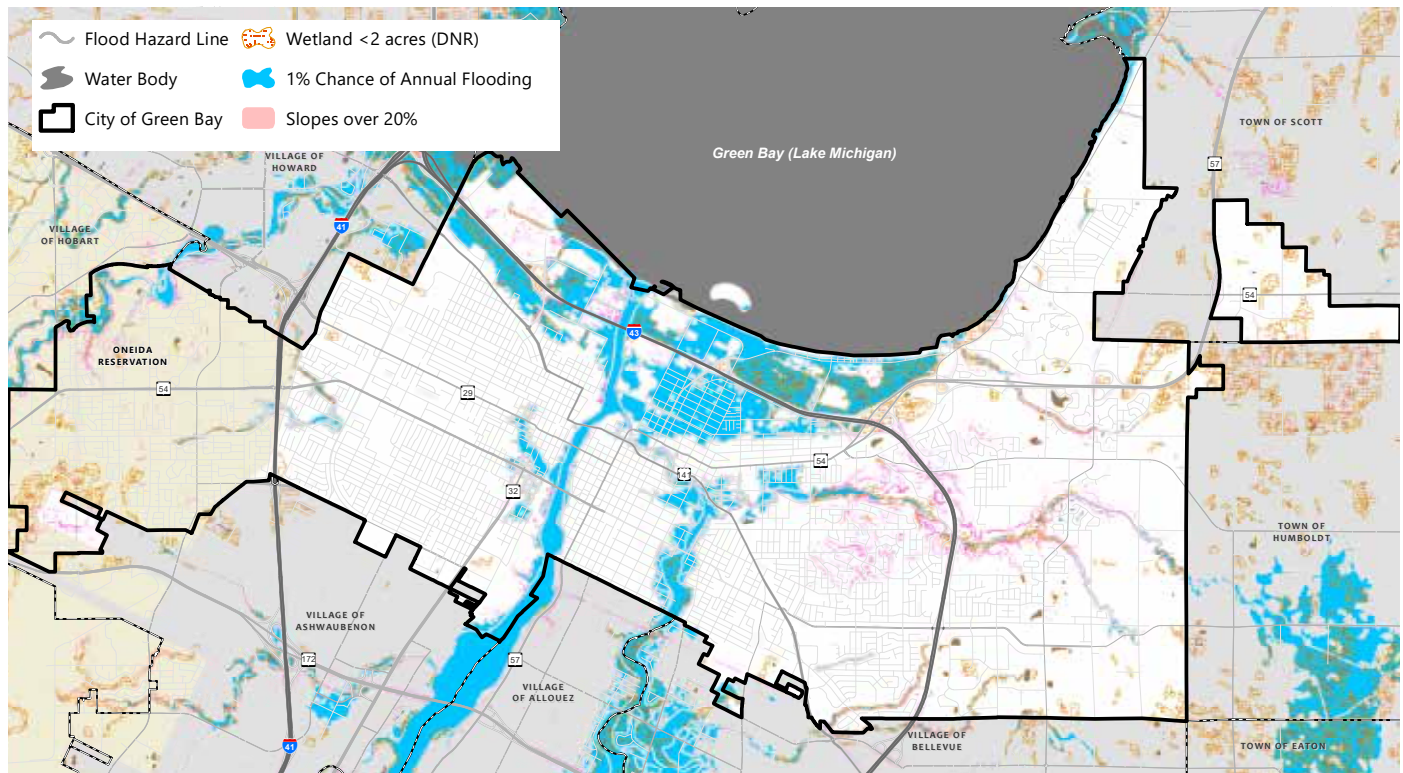


Figure 78. Green Bay Zoning Ordinance Use Matrix

Source: City of Green Bay Ordinances (Chapter 13)

	Low Density Res- New Lots	Medium Density Res	Varied Density Res	Rural Residential	Office Residential	Neighborhood Commercial	Downtown	Commercial One	Commercial Two	Commercial Three	Light Industry	General Industry	Business Park	Special District Light Industry
	R-1	R-2	R-3	RR	OR	NC	D	C1	C2	C3	LI	GI	BP	S-RLI
Dwelling Type														
Single-family dwelling, detached	P	P	C	P	C									C (new)
Two-family dwelling - duplex	C	P	P		C									C (new)
Two-family dwelling – semi-detached	C	P	P		C									C (new)
Single-family attached dwelling, townhouse	C	C	P		P	P	P							C
Multiple-family dwelling, 3 or 4 units		C	P		P	P	P	P	P	P				
Multiple-family dwelling, more than 4 units			P		P	P	P							
Carriage-house	C			C	P	P								P
Short-term rentals (STRs)	P	P		P										
Live-work Unit	C	C	C	P	P	P	P	P	P	P	C	C	C	P
Rooming house, boarding housing	C	C	P		C	C	C							
Community living arrangement:														
Serving 3 to 8 persons	P	P	P	P	P	P		C	C	C				
Serving 9 to 15 persons	C	C	P		C	C	C	C	C	C				
Serving 16 or more persons			C					C	C	C				
Dormitory		C	C		C	C		C	C					
Fraternity, sorority house	C	C	C		C	C								
Convent, monastery, seminary	C	P	P		C		C							
Nursing home, assisted living			C		C	C	C	C	C					
Transitional facility			C				C							

Note: P = Permitted Use; C = Conditional Use

REGULATIONS

Zoning

Green Bay's Zoning Ordinance has four traditional residential zoning districts:

- "RR" Rural Residential
- "R-1" Low Density Residential - New Lots
- "R-2" Medium Density Residential
- "R-3" Varied Density Residential

Of these four residential zoning districts, the R-3 district is the only one that allows multi-family housing (3 or more units) by right. Townhome style homes (single-family attached) are permitted by right only in the R-3 district. Single-family is allowed by right in all residential districts, with the exception of the R-3 district. There are also mixed-use and commercial districts that allow residences either by right or as conditional uses (see table on the prior page).

Currently the mixed use districts in the City (OR, NC and D) allowed attached single-family and multi-family by right, which promotes the development of housing types that are generally more affordable. Residential development by right within the zoning code reduces unpredictability and helps to ease the procedural costs of housing development. Carriage houses (accessory dwelling units) are permitted by right only in the OR and NC districts. These are a conditional use in the R-1 and RR districts. Accessory dwelling units (ADUs) offer another opportunity to create affordable housing. When renters in the community survey were asked if they would consider living in an ADU, 66% said they would consider it. When homeowners were asked if they would be willing to add an ADU to their property, 20% said yes.

One part of Green Bay's ordinance that offers increased flexibility to accommodate a variety of needs and uses is the planned unit development (PUD). This type of zoning allows for a mixture of residential, commercial and public facilities along corridors. The purpose of the PUD is to encourage alternative designs that allow a mix of uses in one area and better use and integrate the site's natural characteristics as well as the existing built environment's characteristics. Approval of a PUD results in the creation of an overlay to the base zoning district. Many of the City's new multi-family and transitional/shelter developments go through the PUD process (though they do not readily show up on the zoning map).

Minimum lot sizes vary from 10,000 square feet in the RR (Residential District) to 5,000 square feet in the R-2 (Medium Density) and R-3 (Varied Density) districts. The RR district comprises 35% of all residentially-zoned parcels within the City. The intent of this district is to provide for

limited large-lot development in areas of the City not yet served by public utilities. For areas served by public utilities this district allows for the option of conservation subdivision design. The use of this district is intended to be limited, while it currently makes up a sizeable portion of the residential acreage in the City (see map on the following page). Anecdotal information from one focus group suggests new lots in the community tend to be large and it is often expensive to get infrastructure to these places, which can drive up cost for developers which then is passed on to homebuyers.

Development Fees & Process

Some of the costs directly passed on to consumers from developers in both ownership and rental markets are fees associated with development. Development review fees are assessed by the City in order to ensure the quality of development. Impact fees are assessed to cover the incremental cost of City facilities needed to accommodate new housing.

The development example on page 70 shows total development fees for a hypothetical subdivision of 30 (2,500 sq. ft.) single-family homes, eight (1,500 sq. ft.) duplexes and one apartment complex with 60 units. Fees for this 106-unit development would add a total of \$264,585 to the project (an average of \$2,496 per unit). These fees are typically passed on to buyers and renters through purchase price/rents. It is important that fees be reassessed periodically to ensure they are appropriately reflecting the City's costs and not dramatically out of step with fees charged by other communities in the region.

Focus group participants included several developers who stated that generally development fees in Green Bay are reasonable. The only concern about high fees was in relation to the stormwater management; some developers believe that stormwater requirements are too onerous, though they understand this is something that is passed down from the Wisconsin Department of Natural Resources. The other concern developers had was in regards to the length of time it takes for applications and approvals in the City. They felt it takes too long to get approvals in the City which costs them more money as they wait to start development.

CITY OF GREEN BAY ZONING

g2.DBO.ADP_BND Color

- Transmission Line
- Right of Way
- Proposed Wetland Mitigation
- ADP Boundary
- Trail
- g2.DBO.ADP_Line

Active PUD

- 0
- 1
- GBWJ Wells
- Well Head Protective Buffer
- Conditional Use

Zoning

- RR - Rural Residential
- R1 - Low Density Residential-New Lots
- R2 - Medium Density Residential
- R3 - Varied Density Residential
- OR - Office Residential
- NC - Neighborhood Commercial
- C1 - Commercial One
- C2 - Commercial Two
- C3 - Commercial Three
- D1 - Downtown One
- D2 - Downtown Two
- GI - General Industry
- S-RI - Special District Light Industry
- LI - Light Industry
- BP - Business Park
- PI - Public Property / Institutional
- CON - Conservancy

I-43 Zoning

- Business Related Retail
- Conservancy
- Entertainment District
- Executive Office A

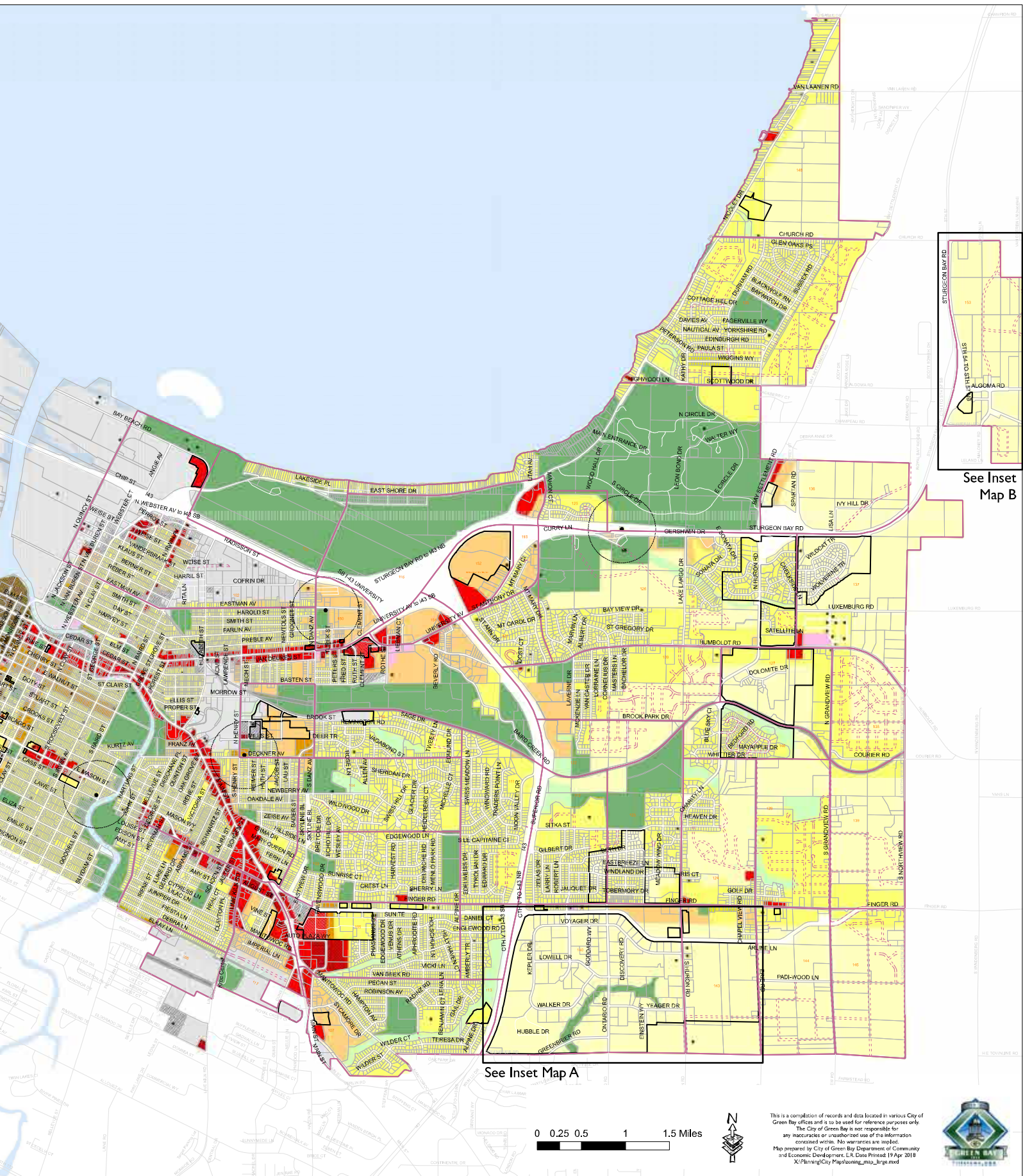
54/57 Zoning

- Executive Office B
- Light Manufacturing
- Lodging
- Commercial
- Light Manufacturing
- Mixed Use

Inset Map A

Inset Map B

[illegible]



See Inset
Map B

See Inset Map A

0 0.25 0.5 1 1.5 Miles

This is a compilation of records and data located in various City of Green Bay offices and is to be used for reference purposes only. The City of Green Bay is not responsible for any inaccuracies or unauthorized use of this information contained within. No warranties are made. Map prepared by City of Green Bay Department of Community and Economic Development. E.A. Date Printed: 19 Apr 2018 X:\Planning\City Map\planning_mta_large.mxd



Example Development Scenario: 30 Single Family Homes, 16 Duplex Units, 60 Apartment Units (1 building)				
Fee Type	Amount	Unit	Quantity	Total
Site Plan Approval - All	\$50	EA	39	\$1,950
Site Plan Approval - MF	\$5	1,000 SF	1,440	\$7,200
Construction Plan Approval - SF and Duplex	\$50	EA	38	\$1,900
Construction Plan Approval - MF	\$100	EA	1	\$100
Erosion Control Permit - All	\$20	Parcel	39	\$250 (max.)
Building Permits - SF and Duplex	\$0.095	SF	99,000	\$9,405
Building Permit - MF	\$0.105	SF	72,000	\$7,560
Electrical Permits - SF and Duplex	\$0.045	SF	99,000	\$4,455
Electrical Permits - MF	\$0.055	SF	72,000	\$3,960
Electrical Permits - MF Air Conditioning	\$70	EA	60	\$4,200
HVAC Permits - SF and Duplex	\$0.045	SF	99,000	\$4,455
HVAC Permit - MF	\$0.055	SF	72,000	\$3,960
Sewer, Water, Stormwater Connections - All	\$90	EA	39	\$3,510
Plumbing Permits - SF and Duplex	\$50	Min.	38	\$1,900
Plumbing Permit - MF	\$70	Min.	60	\$4,200
Preliminary Subdivision Review - Flat Fee	\$150	EA	1	\$150
Preliminary Subdivision Review - Per Lot	\$35	EA	39	\$1,365
Final Subdivision Review	\$100	EA	1	\$100
Park Fee-in-Lieu	\$350	Unit	106	\$37,100
Street Tree Fee	\$85	Tree	89	\$7,565
Stormwater Management	\$2,700	Run-off unit	59	\$159,300
TOTAL FOR DEVELOPMENT	\$264,585			

Note: SF=single family, MF=multi-family

*A run-off unit is approximately 3,000 square feet of impervious area

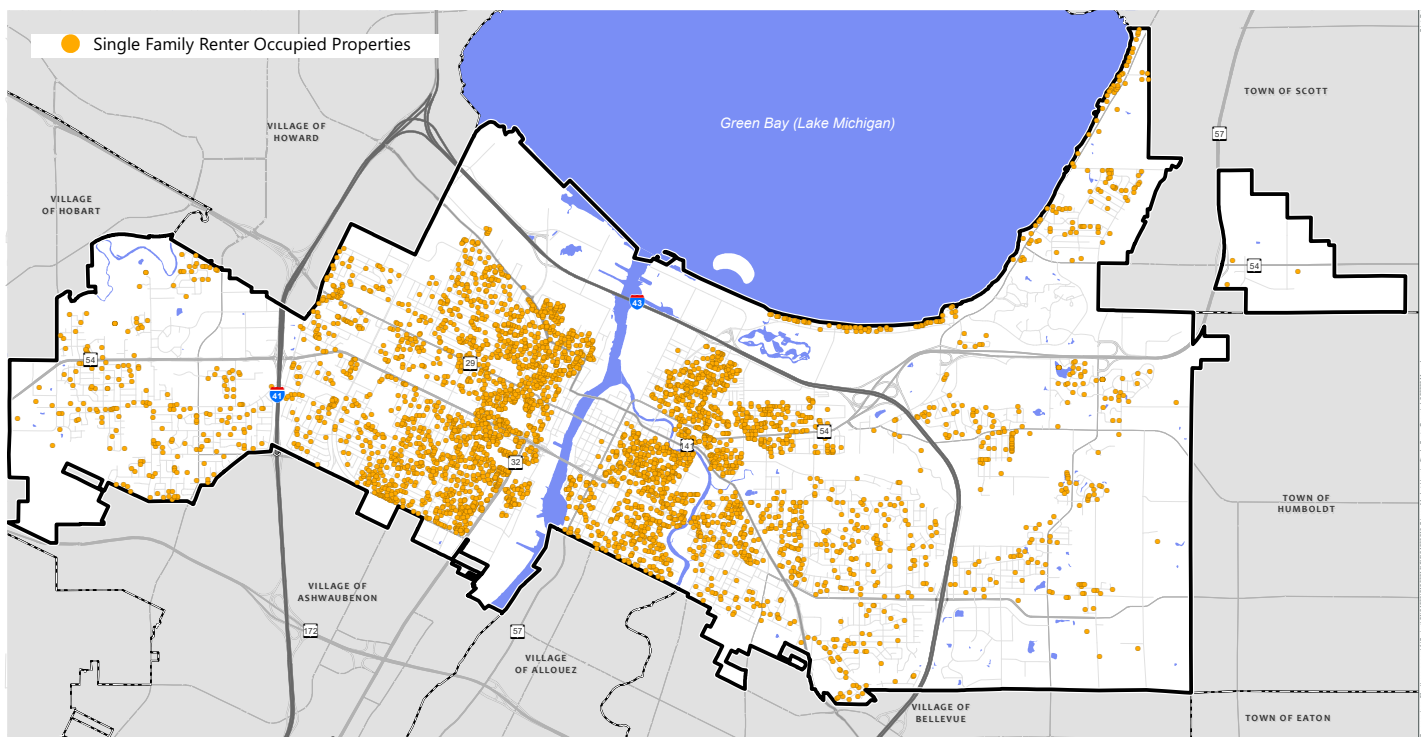
SINGLE-FAMILY CONVERSION

As with many college towns in Wisconsin, Green Bay has many owner-occupied homes that were converted to renter-occupied homes. Property owners either rent out the entire home, or create multiple rental units within the home. Green Bay's zoning ordinance allowed people to convert single-family units into multi-family units until the 1990s. This is not an entirely undesirable occurrence except these units can create concern about noise and parking among nearby owner-occupants when the home is divided up into multiple rental units. A positive aspect of single-family conversion is that it does provide affordable rental housing stock. The map below shows the likely location of

single-family homes that were converted to rentals. Note, this data is not able to differentiate between entire single family homes that are rented out and single family homes that include multiple rental units. These parcels were identified because they are single family homes and the property address does not match the owner address in the City Assessor's data. There are approximately 3,410 single family rental conversions in Green Bay.

Figure 79. Single-Family Renter Occupied Properties

Source: MSA Professional Services and Brown County



LIVABILITY

Green Bay attracts residents for numerous reasons. When survey respondents were asked which factors had the most positive impact on their decision to move to Green Bay, the factors that were considered to have the most positive impact were access to amenities and neighborhood character.

Amenities

Green Bay offers unique amenities that attract visitors, businesses and residents:

- Lake Michigan
- College/Universities/Technical College (UW - Green Bay, St. Norbert, Northeast Wisconsin Technical College)
- Entertainment (Resch Center, Meyer Theatre, etc.)
- Wineries & Vineyards (Capitain's Walk, Duck Creek Vineyard, LedgeStone Vineyards, etc.)
- Breweries (Badger State Brewing, Copper State Brewing, etc.)
- Museums/Historical Sites (Astor Historic District, Green Bay Packers Hall of Fame, etc.)
- Farmers Markets
- Recreation (Trails, Parks)
- Home of the Green Bay Packers

Green Bay's downtown is changing as the City seeks to attract people to downtown living and events. One critical project in this transformation is the Shipyard Redevelopment located along the Fox River, which will turn a brownfield into a destination for recreation, tourism and living. This will serve as a catalyst for other projects downtown and has the potential to increase demand for housing in and near downtown.

Neighborhood Associations

Neighborhood associations were a positive aspect of Green Bay that was brought up in focus groups. Green Bay has 43 neighborhood associations which engage in a variety of activities from organizing block parties/picnics, to conducting traffic studies or educating residents about zoning issues and new developments that might impact the area. Neighborhood associations in Green Bay receive City funding and the presidents of all of Green Bay's Neighborhood Associations meet at a monthly meeting of the Green Bay Neighborhood Leadership Council. These meetings provide a formal link between the neighborhoods and City government.

According to focus group participants, neighborhood associations in Green Bay do a good job of building cohesiveness between renters and homebuyers. One wish that came up in focus groups was for more neighborhood associations to get involved in advocating for low-

income residents and directing people to help when they need it—whether this be treatment, tenant resources, or programming for children. It is also important that as new neighborhoods are developed, new neighborhood associations continue to be developed as well.

Transportation

The City is well-served by public transit. The primary issue that came up in regards to transportation during focus groups was the lack of bus connections to surrounding communities. Currently the Green Bay Metro provides bus service to Green Bay, De Pere and the Villages of Allouez, Ashwaubenon and Bellevue. Service includes 17 buses on a fixed route schedule that operate Monday through Friday, 5:15 AM to 9:45 PM, Saturday from 7:15 AM to 6:45 PM, and Sunday service when the Green Bay Packers have home games. Bus service is strongest in areas with public housing and jobs that pay the lowest wages, indicating an active effort to match transit supply and demand. Based on hours of operation, public transit is hard to use for 2nd and 3rd shift workers.

Trails were brought up in one focus group as something that makes Green Bay a desirable place to live. Walking/hiking is the most popular recreation activity for Wisconsin residents, according to the WDNR's Wisconsin Statewide Comprehensive Outdoor Recreation Plan. As such, it will be important for the City to continue to plan for hiking/walking/running trails within the City. The City currently has approximately 22 miles of shared-use/informal trails within the City.

School District

The Green Bay Area Public School District had a total enrollment of 20,248 for the 2019/2020 school year. This is a decrease of 4.2% from the 2016-2017 school year. When looking at rankings by US News, the Green Bay Area Public School District ranked 14th in the Green Bay Area. US News ranks high schools on six factors based on their performance on state assessments and how well they prepare students for college. The graduation rate for the school district is 86%, lower than in the surrounding districts of: Ashwaubenon, (91%), De Pere (96-97%), Howard-Suamico (91%) and Pulaski (98%).

Stakeholder engagement during this study revealed mixed reactions regarding the school district. Some focus group participants felt that Green Bay schools are a draw, while some felt it pushed people to look for housing in surrounding communities. Of survey respondents, 32% said the school district positively impacted people's decisions to live in Green Bay and 20% felt the school district had a negative impact on people's decisions to live

Figure 80. Green Bay Neighborhood Associations
 Source: City of Green Bay

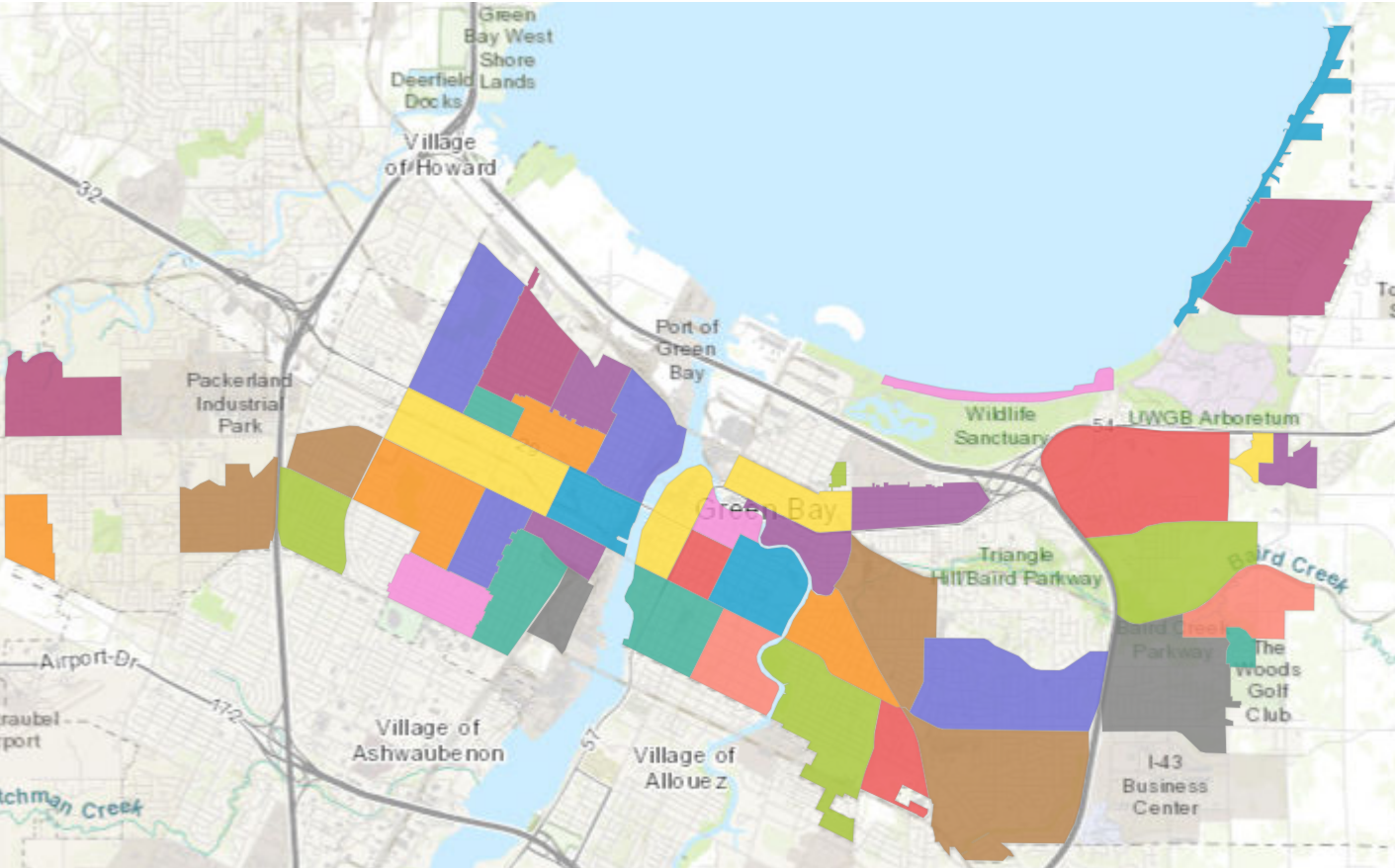
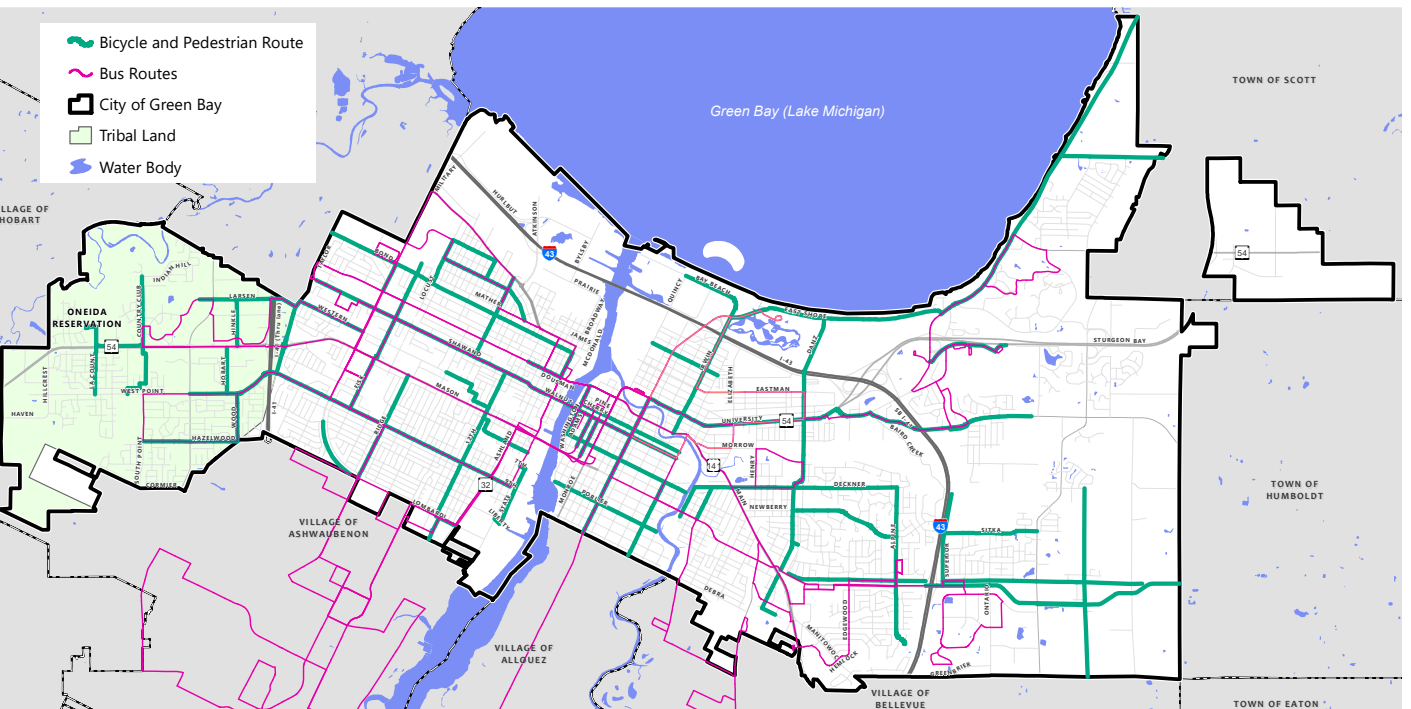


Figure 81. Green Bay Trail Systems
 Source: MSA Professional Services



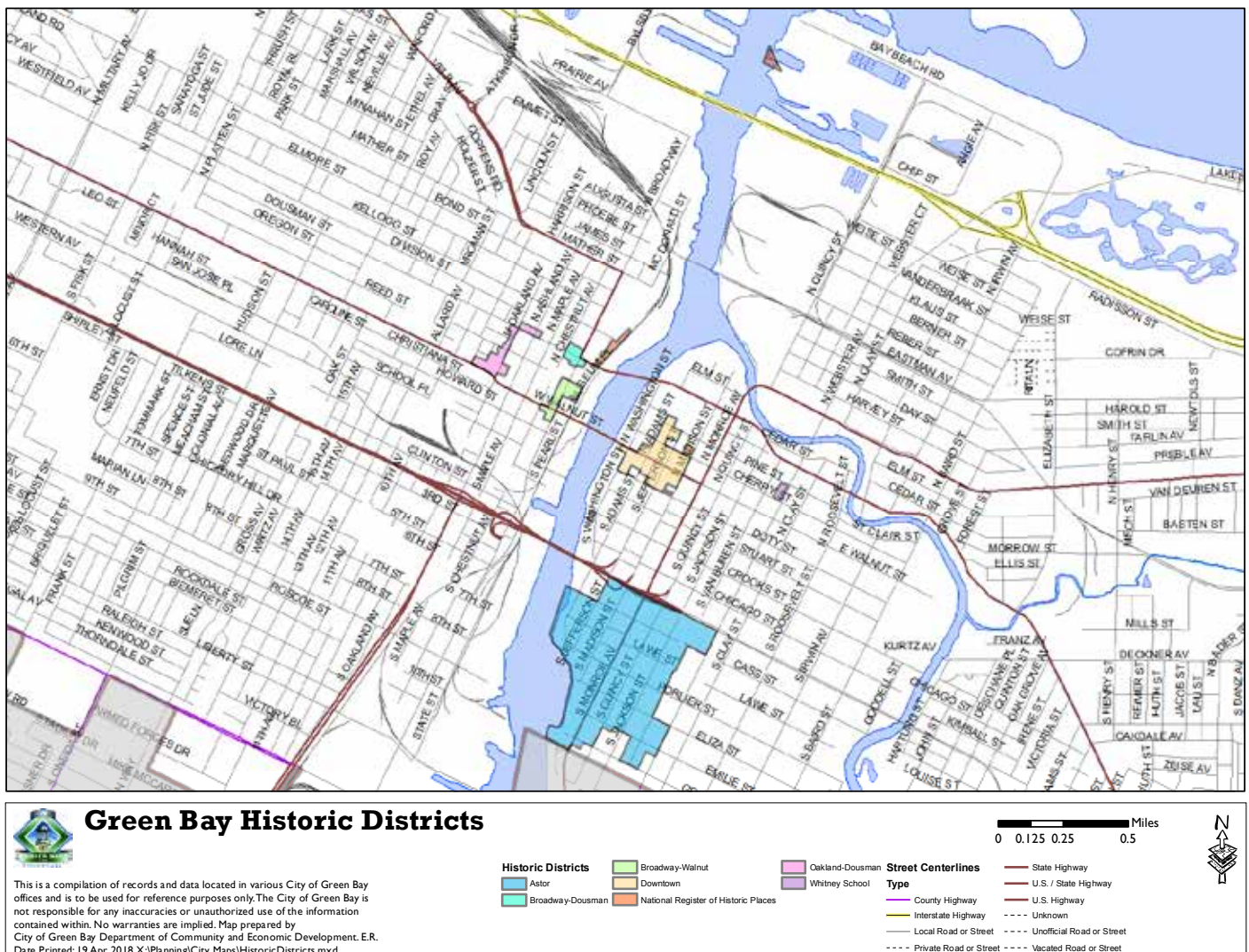
HISTORIC HOUSING

Green Bay has six historic districts: Astor, Broadway-Dousman, Broadway-Walnut, Downtown, Oakland-Dousman and Whitney School. These districts exist to ensure new construction and remodeling projects are consistent with the historic character of the existing buildings (Chapter 13 of the City's Ordinances). Those requirements are a long-term benefit to the character

and quality of the community but they can also become a short-term impediment to investment. In Green Bay, historic districts are overlay districts. Specific guidelines for design exist in each district's historic preservation plan. All applications for new construction or remodeling are reviewed by the Landmarks Commission.

Figure 82. Green Bay Historic Districts

Source: City of Green Bay



NATIONWIDE TRENDS

Green Bay is connected to and affected by trends affecting housing across the country, including changes in financial regulation, demographics, development practices and cultural norms. These are some of the most relevant changes affecting housing demand in the Green Bay area:

1. Household size and house size

Household size – the number of people living together – has been in decline for more than 50 years due to multiple related trends, though this has not been the case recently in Green Bay. In 1960 the average U.S. household size was 3.35 people, and by 2010 it was 2.59. Causes include declining birthrates, declining marriage rates and increasing age of first marriage, and increased longevity. In other words, people are spending more of their lives single, and those that choose to be parents are having fewer kids.

The effects of these changes on housing are varied, and not always predictable. The size of new houses has increased more or less steadily over the past 40 years, from an average of 1,400 SF in 1970 to an average of 2,600 SF in 2013. While households have been shrinking, families have been giving children their own rooms and designating separate spaces for things like home offices. There has been a modest trend back toward smaller units, even “tiny house” living, but these are not visible in the continuing overall growth of the average home size. A more predictable trend is the growth of retirement housing to accommodate the needs and interests of older people, many of whom live for years as one-person households. National data on apartment size suggest they too have grown, though not as dramatically, to an average of about 1,000 SF.

2. Aging Population

Trends in US Census data show that the segment of the population age 65 or older is increasing across the nation. The Population Reference Bureau (PRB) estimates that the number of Americans age 65 and older is projected to more than double between 2014 and 2060. As Baby Boomers age, we expect the number of seniors in Green Bay to continue to rise.

PRB notes that, especially in the Midwest, those age 65 and older are choosing to age in place, or stay in their homes as long as possible. The community survey also found that most older residents prefer to stay in their current housing as long as possible. The second most common type of unit for this age cohort is within apartment complexes containing 20 or more units (19%). Due to the high number of seniors aging in place, accessibility improvements are critical as is offering senior apartments.

Housing Affordability

Large-scale economic trends are bringing housing affordability into focus as a prominent issue across the country. While the household income of the top 5% of US households has more than doubled in the past 50 years, middle income households have seen only about a 10% increase in that period. Meanwhile, inflation-adjusted housing costs have risen roughly 50% for rental housing and 70% for home ownership in that period. The result of these trends is that housing is requiring a bigger portion of household incomes. Thirty percent of income has long been viewed as the standard threshold for “affordable”, as defined by the federal government. Twenty percent of owners and 43% of renters in the City currently pay more than 30% of their income for housing.

Local governments are now stepping in to address the challenges around affordability. Spurred by businesses concerned about hiring needs, complaints from residents who can’t find desirable housing within their budgets, and community concerns about declining conditions due to lack of reinvestment in housing, communities are coming forward with policies and initiatives to address this challenge.

3. Stricter Lending Regulation, More Student Loan Debt, and Delayed Home Ownership

Lender underwriting requirements have stiffened considerably in the wake of the housing crisis that caused the Great Recession. In January 2014, provisions of the Dodd-Frank Act kicked in that establish standards for a “qualified mortgage” that can be purchased by Fannie Mae or Freddie Mac. The standards compel banks to verify that borrowers’ debt-to-income ratio doesn’t exceed 43 percent of their gross income, part of an effort to prevent people from overexposing themselves to the risk of foreclosure. Banks that fail to verify this debt ratio can be sued by the borrower if he or she later defaults on the loan. The long-term effects of this regulation are uncertain, but it is fair to assume that some aspiring homeowners will be protected from foreclosure by being denied a mortgage in the first place.

With the rise in housing costs and stricter borrower protections, this also means that first-time homeownership is more difficult to accomplish due to rising down payment and closing costs. According to the State of the Nation’s Housing Report 2019 (Joint center for Housing Studies of Harvard University), as the large millennial generation ages into their 30’s, when homebuying peaks, there should be a growing demand for homeownership. If age-specific

NATIONAL IMPACTS

homeownership rates remained at the same level in 2018, household growth alone would add roughly 8.0 million homeowners between 2018 and 2028.

The combined effect of increased student loan debt, increased ownership costs, and stricter borrowing rules is a delay in the average age of first-time home ownership. The National Association of Real Estate found that between 1993 and 2018 the average age of first-time home buyers rose from 26 to nearly 34.

4. Planning and Development Practices

The dominant trend in community planning and development after World War II was the segregation and concentration of uses and housing types – stores here, single family homes there, apartments somewhere else. This pattern has been shown to weaken neighborhoods and communities by isolating people and building in a dependence on car use. It is now generally recognized that healthy neighborhoods are those that people can stay in over time as their needs and interests change. Healthy neighborhoods include a mix of housing types, sizes, and price points, and they often include or are near to stores and restaurants. Healthy neighborhoods are also walkable, enabling anyone unable to drive—kids, seniors—the ability to get around safely.

5. COVID-19

The full health and economic impacts of COVID-19 are still to be determined as new cases occur and programs and

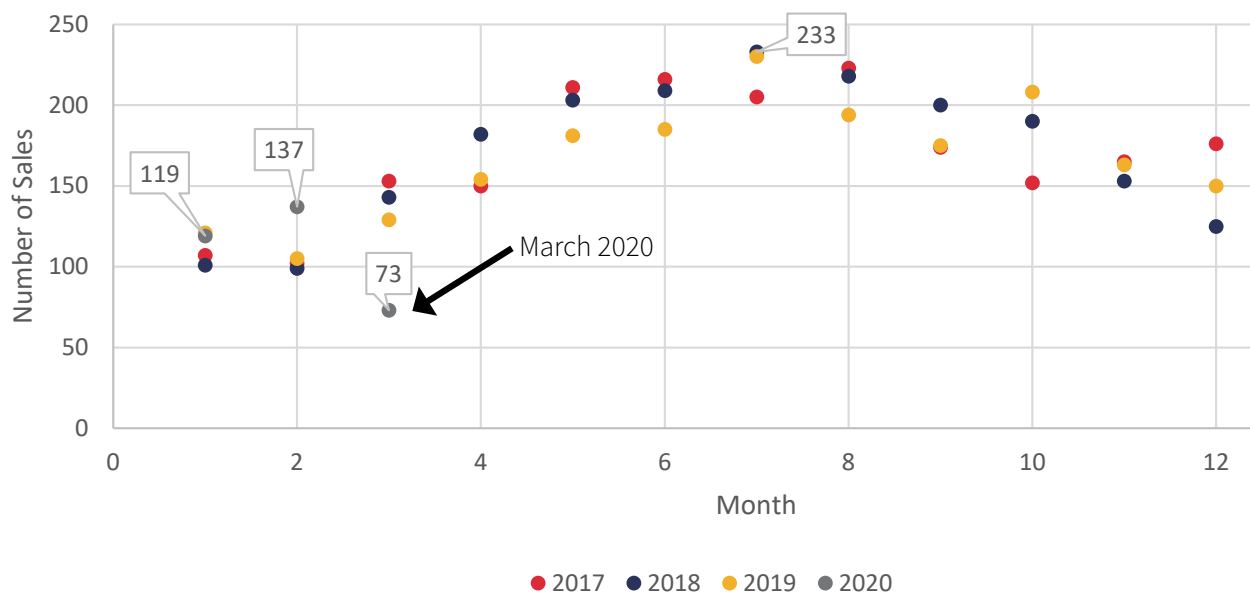
policies are put in place at the national and local levels to try and keep businesses afloat and people employed. While people spend more time in their homes, there is some speculation that this may lead them to look for larger homes. On the other hand, economic recession with workers out of jobs or in fear of losing their jobs is likely to reduce demand for big ticket items like new cars and homes. Anecdotal evidence from realtors suggests that there was a slowdown for people looking for homes in Spring of 2020, however it seems that as we get further into the summer, things are beginning to pick up.

Preliminary real estate data shows that home sales did fall off what they have normally been over the last few years, see Figure 83.

In May 2020 Governor Evers announced a \$25 million program to help Wisconsinites pay rent during COVID-19. Eligible households must have income at or below 80% of the County Median Income and can receive up to \$3,000 in rental payments and/or security deposits. This program should serve to alleviate financial stress for many renters who may be out of a job or laid off and prevent eviction. If the recession does deepen and more jobs are lost, this could create a very real crisis among low-income renters who face the possibility of being evicted if they can't pay rent.

Figure 83. Green Bay Total Home Sales 2017-2020

Source: Zillow



HOUSING GAPS AND OPPORTUNITIES

UNITS NEEDED

Overall

This chapter includes unit recommendation under two projection methods. The first method uses the Wisconsin Department of Administration (DOA) projections for the City. These estimates are considered conservative as they rely on a continuation of past growth trends in the City. The second projection method, the high growth scenario, uses DOA growth projections from the secondary market surrounding Green Bay, which has been projected to grow at a faster pace than the City. It is useful to have multiple growth scenarios to allow for some flexibility as to what the future might hold for Green Bay. The City is not limited to a continuation of what past growth has been - and has an opportunity to pull in new residents who are coming to live in the region.

The Wisconsin Department of Administration estimates that the total number of households will increase in Green Bay to 48,869 in 2030 and 49,683 in 2040. Overall, this is a 17% increase from today. The growth in housing units should exceed the growth in households, to accommodate 1% vacancy of owner-occupied units and 5% vacancy of renter-occupied units.

Market conditions support the continued growth of all types of housing, including both renter- and owner-occupied units. Under the DOA projection of accommodating 7,168 households over the next 20 years, and continuing to

support a healthy balance owner- and renter- units, the City will require a net addition (accounting for the loss of units in redevelopment) of about **3,314 rental units (140/year) and 4,052 owner-occupied units (170/year)**. These projected needs are based on the assumption that the current balance of 44% rental units and 56% ownership units is maintained.

Under the high growth scenario assuming there will be 16,095 new households by the year 2040, the City will require a net addition of about **7,441 rental units (310/year) and 9,098 owner-occupied units (375/year)**.

This equates to approximately the following per year, based on current **rental** pricepoints and HUD FY2020 income categories:

- 75-170 units with monthly rent up to \$1,030
- 50-110 units with monthly rent between \$1,150-\$1,650
- 15-30 units with monthly rent greater than \$1,440

This includes attached and detached units and equates to approximately the following per year, based on current **ownership** price points and HUD FY2020 income categories:

- 35-75 units priced up to \$158,000
- 35-75 units priced between \$178,000-\$248,000
- 100-225 units priced greater than \$217,000

Figure 84. Rental Unit Need Projection for Green Bay (High Growth Scenario)

Source: HUD CHAS, MSA Professional Services

Income Thresholds	Current Unit Oversupply (Undersupply)	2030 Total Renter Households	2030 Oversupply (Undersupply)	2040 Total Renter Households	2040 Oversupply (Undersupply)
0-30% AMI	(3,715)	7,748	(5,028)	8,871	(6,151)
31-50% AMI	8,870	4,666	8,079	5,342	7,403
51-80% AMI	(1,285)	5,701	(2,251)	6,528	(3,078)
>80% AMI	(3,385)	4,425	(4,135)	5,066	(4,776)

Figure 85. Rental Unit Need Projection for Green Bay (Conservative Growth Scenario)

Source: HUD CHAS, MSA Professional Services

Income Thresholds	Current Unit Oversupply (Undersupply)	2030 Total Renter Households	2030 Oversupply (Undersupply)	2040 Total Renter Households	2040 Oversupply (Undersupply)
0-30% AMI	(3,715)	7,397	(4,677)	7,520	(4,800)
31-50% AMI	8,870	4,454	8,291	4,528	8,217
51-80% AMI	(1,285)	5,443	(1,993)	5,533	(2,083)
>80% AMI	(3,385)	4,224	(3,934)	4,295	(4,005)

These calculations are based on the assumption that the percentage of renters vs. owners in the City, and the percentage of households that fall into each income bracket, remain constant.

Rental Units

When looking at specific price/affordability tiers within the rental market, the largest gaps exist at the highest and lowest levels of rent. Green Bay's existing rental stock is relatively old, making it more affordable as compared to surrounding communities. However, there is still an undersupply of 3,715 units affordable to households earning 30% median income or less. Under the conservative growth scenario, if no new units are added, by 2030 there will be an undersupply of 4,677 rental units affordable at 0-30% median income. By 2040 there will be an undersupply of 4,800 of these units. These units currently fall within the \$430-\$650 rent category (note: this includes utilities). There is also a current undersupply of 1,285 of units affordable to households earning 51-80% median income. If no new units are added, by 2030 this will be an undersupply of 1,993 units and 2,083 units by 2040. These units currently fall within the \$1,150-\$1,650 price range. There is also a shortage of 3,385 rental units for those households earning greater than 80% AMI. If no new units are added, by 2030 this will be a shortage of

3,934 and by 2040 a shortage of 4,005 units. These units are priced between \$1,440-\$2,470.

The only oversupply of housing is currently for households earning 31-50% median income. There is a current oversupply of 8,870 units. These units currently fall into the \$720-\$1,030 price range. If no new units are added, by 2030 this will be a 8,291 unit oversupply, and by 2040 a 8,217 unit oversupply.

When looking at the high growth scenario, these numbers change to even greater under supplies in most categories and a smaller oversupply of units affordable at 31-50% median income (see Figure 84).

It is important to note that some of the shortages at specific price points can be filled by means other than construction of new units. Some of those units abundant at the 31-50% median income affordability tier can be made affordable to households earning below 30% median income, and others can be renovated and upgraded to respond to the gaps at higher price points.

Ownership Units

A similar breakdown of the ownership housing stock by affordability tiers shows an oversupply of units available at the lowest price points and an undersupply of units available at higher price points. Specifically, under the conservative growth scenario there is an oversupply of 9,515 units available to households earning up to 50% median income. These homes are currently priced \$110,000-\$158,000. If no new homes are added, that surplus will drop to 8,857 homes by 2030 and 8,772 by 2040. There is also an oversupply of 2,575 units that are affordable to households earning 51-80% median income. If no new units are added, the oversupply will drop to a surplus of 1,843 units by 2030 and 1,750 units by 2040. These homes are currently priced \$178,000- \$248,000.

At 81-100% median income there is an undersupply of 1,960 homes currently available. If no new homes are added, by 2030 this becomes an undersupply of 2,455 units and by 2040 an undersupply of 2,518 units. These homes are priced \$217,000-\$311,000. There is also currently an undersupply of 9,725 homes that are affordable to households earning

greater than 100% median income. If no new homes are added, by 2030 there will be an undersupply of 11,397 units and by 2040 an undersupply of 11,611 units. These homes are currently priced \$260,000- \$373,100.

Under the high growth scenario there is still an oversupply of units affordable to those earning 80% median income or less and an undersupply of units affordable to those earning greater than 80% median income.

The oversupply of units at lower price-points is not surprising as a majority of the City's housing stock is older—64% was built before 1980 and 17% was built 1939 or earlier. Due to the age and condition of the older housing stock, the City has an opportunity to invest in current ownership housing units.

The undersupply of higher-priced homes is also not surprising as only 2% of the City's single-family housing stock has been built since 2010. Focus groups also confirmed there is a need for moderately priced housing, up to \$250,000.

Figure 86. Ownership Unit Need Projection for Green Bay (High Growth Scenario)

Source: HUD CHAS, MSA Professional Services

Income Thresholds	Current Unit Oversupply (Undersupply)	2030 Total Owner Households	2030 Oversupply (Undersupply)	2040 Total Owner Households	2040 Oversupply (Undersupply)
0-50% AMI	9,515	5,340	8,616	6,073	7,847
51-80% AMI	2,575	5,894	1,576	6,748	722
81-100% AMI	(1,960)	3,986	(2,636)	4,563	(3,213)
>100% AMI	(9,725)	13,468	(12,008)	12,419	(13,959)

Figure 87. Ownership Unit Need Projection for Green Bay (Conservative Growth Scenario)

Source: HUD CHAS, MSA Professional Services

Income Thresholds	Current Unit Oversupply (Undersupply)	2030 Total Owner Households	2030 Oversupply (Undersupply)	2040 Total Owner Households	2040 Oversupply (Undersupply)
0-50% AMI	9,515	5,063	8,857	5,148	8,772
51-80% AMI	2,575	5,627	1,843	5,720	1,750
81-100% AMI	(1,960)	3,805	(2,455)	3,868	(2,518)
>100% AMI	(9,725)	12,857	(11,397)	13,071	(11,611)

These calculations are based on the assumption that the percentage of renters vs. owners in the City, and the percentage of households that fall into each income bracket, remain constant.

Senior Units

Green Bay currently has about 19,500 households age 55 and older. By 2030 this is projected to be 24,500, and by 2040 27,300 households. Some in this age cohort will continue to live in their current homes, but others will look for dedicated housing for seniors. The projections for senior units needed in Green Bay are into two categories: those requiring Assistance with Daily Living (ADL), and those not requiring ADL. Examples of ADL include meal preparation, assistance with taking medication or bathing, which are part of assisted living and nursing home facilities.

For Independent living facilities (ADL not required), there is a current estimated demand for 2,530 subsidized units and 1,362 market rate units. This need increases to 2,948

subsidized and 1,587 market rate units in 2030 and 3,130 subsidized and 1,685 market rate units in 2040.

These numbers do not include the number of units that currently exist in the City, and do not include need from communities outside the City.

For assisted living facilities/nursing homes/memory care units, there is a current estimated need for 16 beds in Green Bay. By 2030 this increases to a need for 800 additional beds and 1,337 additional beds in 2040. This does include the existing supply of assisted living/CBRF/nursing home facilities currently found in Green Bay. This does not include need from communities outside the City.

Figure 88. Independent Living Demand Projection for Green Bay (Low Growth Scenario)

Source: See below

Age Cohort of Household	Assumptions	2018 Households	2030 Households (projected)	2040 Households (projected)
55-64	-	6,606	5,866	6,220
65-74	-	7,225	9,429	8,231
75+	-	5,731	9,188	12,848
Assistance with Daily Living (ADL) NOT Required*				
55-64	93%	6,144	5,455	5,784
65-74	69%	4,985	6,506	5,679
75+	40%	2,292	3,675	5,139
% Renter Households**		29%	29%	29%
Total Potential Market		3,892	4,535	4,815
% Subsidized**		65%	29%	29%
Projected Demand - Subsidized***		2,530	2,948	3,130
Projected Demand - Market Rate***		1,362	1,587	1,685

*Estimates from the Agency for Healthcare Policy and Research

**2012-2016 HUD CHAS data for 62+ households

***This does not include existing units

Figure 89. Assisted Living Demand Projection for Green Bay (Low Growth Scenario)

Source: HUD CHAS, MSA Professional Services

Age Cohort of Household	Assumptions	2018 Households	2030 Households (projected)	2040 Households (projected)
55-64	-	6,606	5,866	6,220
65-74	-	7,225	9,429	8,231
75+	-	5,731	9,188	12,848
Assistance with Daily Living (ADL) REQUIRED*				
55-64	7%	462	411	435
65-74	31%	2,240	2,923	2,552
75+	60%	3,439	5,513	7,709
% Renter Households (not homeowners**)		29%	29%	29%
Total Potential Market		1,781	2,565	3,102
Minus Existing Supply of Assisted Living/CBRF/ Nursing Home Beds		1,765	1,765	1,765
Projected Demand		16	800	1,337

*Estimates from the Agency for Healthcare Policy and Research

**2012-2016 HUD CHAS data for 62+ households

WHERE UNITS ARE NEEDED

Affordable Housing

Affordable rental housing often faces two challenges: local opposition (“Not in my Backyard”) and financial feasibility. Affordable housing is almost always subsidized in some way. Common methods for subsidizing affordable housing include Low Income Housing Tax Credits (LIHTC) and local funding through active Tax Incremental Finance District or an affordable housing fund. Applications for 9% LIHTC are competitive and applications receive points based on a number of criteria they can meet in the following areas: higher incomes and lower unemployment (by census tract); being in a high-performing school district; and being near amenities such as schools, parks, grocery stores, libraries, etc.

The map on pages 78-79 show priority areas for affordable housing based on funding criteria for LIHTC. Lighter areas are the highest priority areas for housing. The map also shows a quarter-mile buffer around current bus lines, to aid local discussions in prioritizing assistance in areas served by transit. In addition to the benefits of increasing a potential housing project’s LIHTC application scoring, building housing near parks, schools, transportation and other amenities is good planning practice. In the community survey, over 50% of respondents said access to amenities positively influenced their decisions to live in the community, more than any other factor.

A benefit to Green Bay’s older housing stock is that it provides naturally occurring affordable housing. For this reason, ownership affordability is considered a low priority. Of greater issue is the quality/desirability of homes and barriers to homeownership such as lack of downpayment, credit history, and low income levels.

Target Redevelopment Area

The City has a number of catalytic development projects occurring downtown:

- **The Shipyard Project**—renovating brownfields and constructing a signature outdoor public recreation and entertainment facility and multi-family housing.
- **Rail Yard Innovation District**—22-acre historic redevelopment/development, including condominiums, located between Broadway, Bond St., Donald Driver Way and Dousman St.
- **901 Main**—three-story, mixed-use urban development with multi-family units.
- **Whitney Park Townhomes**—located in the 200 block of N. Van Buren Street, adjacent to the future Whitney School redevelopment.

These projects will make the downtown a more vibrant and attractive place to live. The downtown has a significant amount of surface parking which could be converted into housing, commercial or something else that would increase the taxable value of the property and the vitality of the area. The City has consolidated some of its parking into ramps downtown, but could continue to do so. New and existing ramps could serve the parking needs of new housing and other businesses downtown.

Any housing that is added downtown should be in some multi-family or townhome format, though the specific design and density could vary depending on the site. There is no building height restriction in the D2 zoning district; height is restricted to approximately 3 stories within the D1 district. Building heights may, and should, be increased with a conditional use permit, especially when a taller building is proposed near buildings of similar size.

Senior Housing

Downtown is also an ideal location for active living senior housing. Although many seniors prefer to age in place in their existing homes, there is a movement of retirees and empty nesters moving downtown. The appeal of downtown is being closer to services and amenities - public transit, health care, pedestrian-friendly streets, arts culture, libraries, stores and human interaction - all things that are also attracting younger residents to live downtown. The preferred location for assisted living facilities and nursing homes is more flexible, though proximity to a health care facility can be advantageous.

New Owner-Occupied Housing

New owner-occupied housing should be part of balanced neighborhoods—neighborhoods that include a mix of housing types and price points with convenient access to daily needs, goods and services. Balanced neighborhoods have a mix of attached and detached housing formats and a range of sizes and price points. Balanced neighborhoods with good urban design can not only lead to long term quality and comfort in neighborhoods, but can also serve to improve equity in education environments.

Federal Low Income Affordable Housing Tax Credits (LIHTC) - Section 42 Housing

LIHTC (or Section 42) is a federal program which gives the Wisconsin Housing and Economic Development Authority (WHEDA) the authority to issue tax credits for acquisition, rehabilitation, or new construction of rental housing for low-income households. When a project is completed, investors can deduct from their taxes about 4% or 9% of their investment in the project each year for ten years. LIHTC developments must continue to meet the established affordability requirements for 30 years, with either 20% of units affordable at 50% of the Area Median Income or 40% of the units at 60% of median income. WHEDA monitors the condition of each project awarded with credits to ensure they stay in good repair, have acceptable management practices and maintain affordability. There are two types of tax credits available within the LIHTC program:

Federal 9% Tax Credit - Competitive

The 9% tax credit is available for new construction and rehabilitation projects that do not have other federal funds. Nine percent (9%) tax credits are received through a competitive application process with WHEDA. Per WHEDA guidelines, Projects require a local funding match in order to score well.

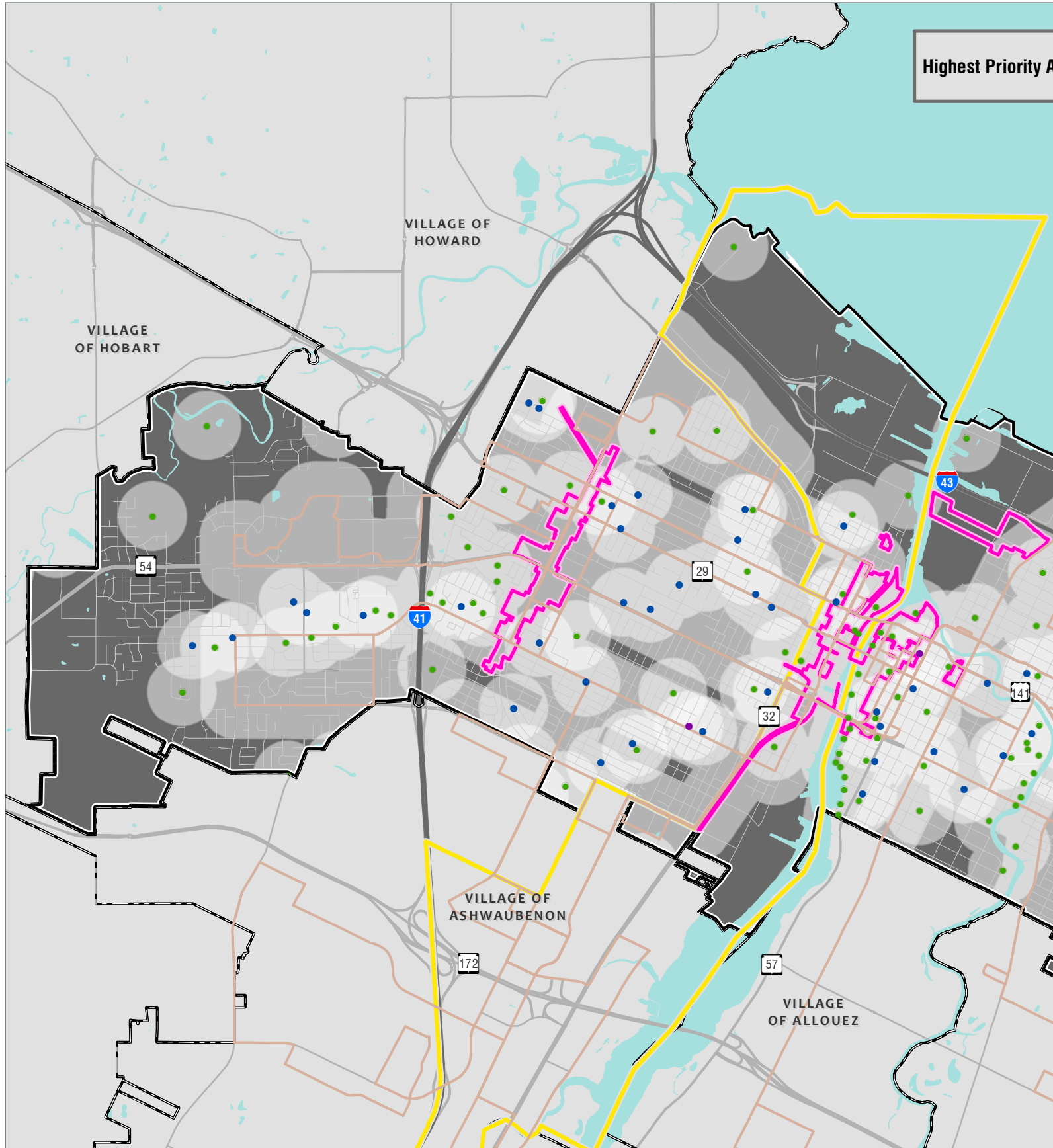
Federal 4% Tax Credit - Non-competitive

The federal 4% tax credit is available for acquisition, new construction and rehabilitation projects, and is often used for rehabilitation. These funds can be used with other federal funds. Four percent (4%) tax credits are received through a non-competitive application process with WHEDA. Four percent (4%) tax credit projects are often more difficult to use because they require a mixture of funding sources, of which local funding is important.

Wisconsin Low Income Housing Tax Credit (LIHTC)

State of Wisconsin 4% Tax Credit - Non-competitive

The state 4% tax credit is available for acquisition, new construction and rehabilitation projects. These state credits can be used to match the 4% federal funds. The state 4% tax credits are received through a non-competitive application process with WHEDA. The credits are awarded only if they are necessary for the financial feasibility of the property. A preference is given to developments located in municipalities with fewer than 150,000 people.



Highest Priority Area

VILLAGE OF HOWARD

VILLAGE OF HOBART

VILLAGE OF ASHWAUBENON

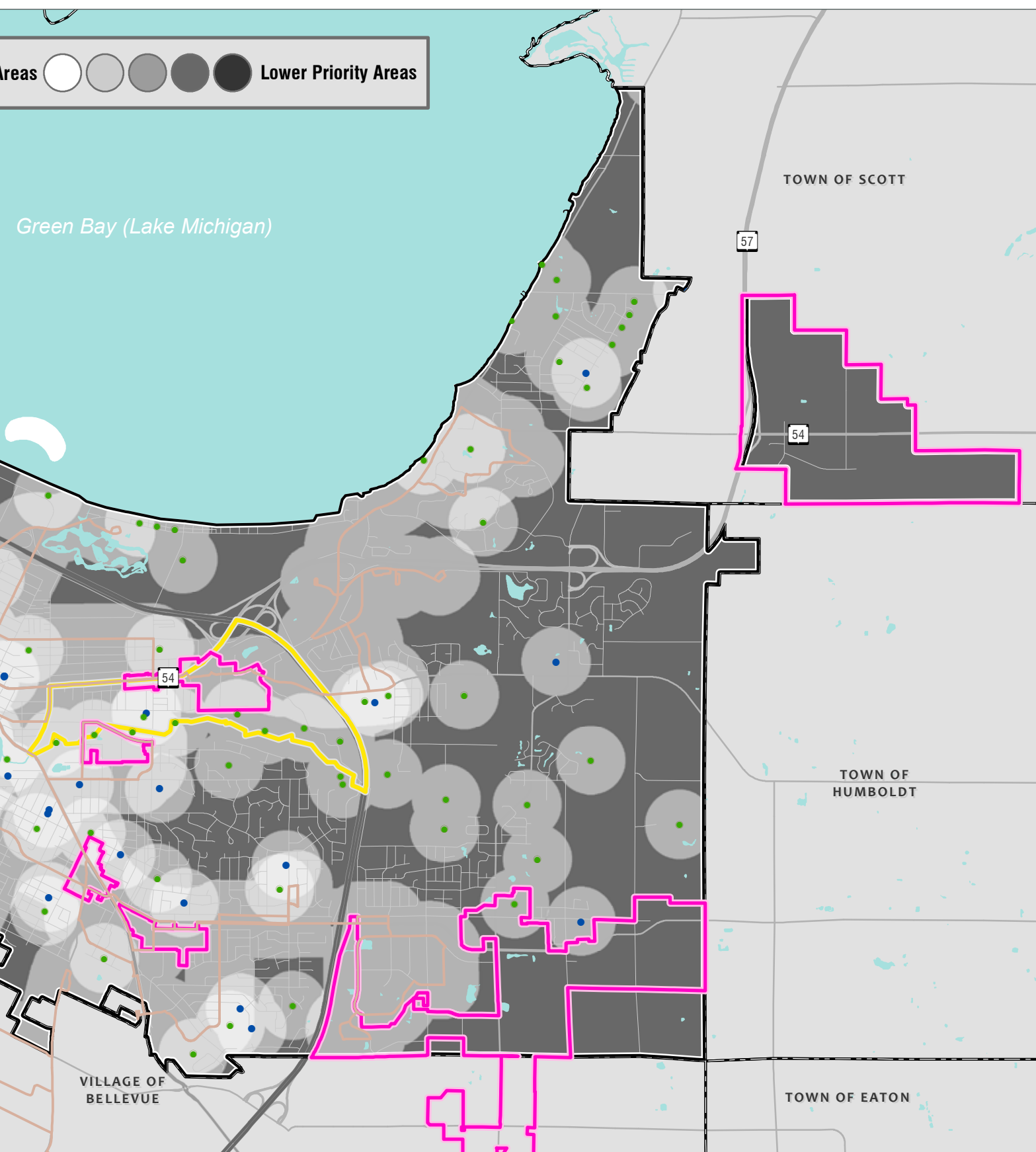
VILLAGE OF ALLOUEZ



Data Sources:
Brown County GIS Data
City of Green Bay GIS Data
Green Bay Assessor Data
TIF District resolutions date from 1998 - 2018; data shown as currently adopted in 2020



- Bus Route
- City of Green Bay
- Surrounding Municipalities
- Library
- Park
- School



Printed By: smorrison, File: Wmsa-ps.com\5\Project\0101833\01833013\GIS\01833013_PrimaryMarket_HousingStudy_LI_TargetHousingAreas_20200812.mxd

Print Date: 8/12/2020

- Opportunity Zone
- TIF District (as of 2020)
- Within 0.25 miles of Park, Library, or School

Affordable Housing Target Growth Areas

Green Bay Housing Study

**City of Green Bay
Brown County, WI**

IMPLEMENTATION

GOAL

Build Healthy Neighborhoods

The one fundamental goal that every strategy within this plan supports is healthy neighborhoods. Policies and investment in housing should not only diversify housing stock within the community, but should lead to healthy neighborhoods that are more likely to attract residents and reinvestment in the future. Healthy neighborhoods have:

1. Varied housing types, size and price points, including both owner- and renter-occupied units. This enables more people to stay in the neighborhood through shifting housing needs, and it limits future instability due to changes in the housing market.
2. Sidewalks and urban design features that make walking pleasant and safe (whether for transportation or for pleasure).
3. Convenient access to public transit and daily needs retail and services.
4. Quality parks and open space.
5. Community gathering places, including both public venues (e.g. community center) and private venues (e.g. coffee shops).
6. Active neighborhood associations and public or quasi-public places to meet within or near the neighborhood.

The City should prioritize projects that address both a market gap and criteria for healthy neighborhoods.

STRATEGIES FOR IMPLEMENTATION

Communication

Housing Committee

A Housing Committee or Subcommittee can be the driving force to implement this plan, including providing oversight on the development and administration of funding programs, supporting public outreach about the City's housing needs and programs, and supporting updates to this Plan as the market shifts and outside funding programs change year by year.

There is a wealth of housing experts within the community who have a good pulse on the type of housing needed in the City, barriers to development, incentives developers need for affordable housing, and other issues related to housing development, renting and owning. The Housing Committee should at least annually convene a meeting with these housing experts to discuss what is going on the market and any new issues that may be facing the community. One option would be to create a sub-committee under the Redevelopment Authority.

Staff & Developer Communications & Processes

Development projects require collaboration with multiple City departments. Getting feedback and sign-off from each department in an efficient manner is a challenge in many

communities, including Green Bay. It will improve the experience for developers and outcomes for all if the City is able to improve the process in the following ways:

1. Assign a City staff person as a single point of contact for each project who will help the applicant navigate the process. This person should be a part of all project communications and willing to resolve problems that may arise in the review and approval process.
2. Ensure reviews and inspections are completed fully and in a timely manner, and include all pertinent feedback during the first review.

Initiatives

Neighborhood Associations

Continue promoting neighborhood identity and social cohesion through neighborhood associations. Active Neighborhood Associations within Green Bay are one positive element that is contributing to neighborhood satisfaction already, according to focus group participants. The City could also use Neighborhood Associations as a way to engage residents in neighborhood planning efforts and developments that might impact a particular area. For major developments in/near a neighborhood that may provoke some controversy, the City Council/local alderperson should work with the appropriate neighborhood association(s) to host a neighborhood meeting where the developer can present to and seek feedback from the neighborhood.

City-Owned Properties

The City currently maintains a list of properties owned by the RDA for residential and other types of development. Incentives are offered for many of the lots and the City lists what type of development they would like to see. This

program should continued.

Regulation

Comprehensive Plan

The City is updating its Comprehensive Plan following the housing study which will serve to implement/reinforce the policies in this plan. The Comprehensive Plan's Housing Element text should focus on flexibility for diverse housing formats and price points. The Future Land Use Map should include flexibility in residential and mixed use areas. To this end, the City could create the following districts:

- Low Density Housing: These areas include single-family and two-family units (both rental and owner-occupied), for various income levels.
- Low and Medium Density Housing: These areas include single-family and two-family units, townhomes and small apartment complexes (up to eight units per building).
- Medium Density Housing: These areas include a variety of attached housing types (townhomes, small and large multi-family buildings). These areas are generally close to major streets, mixed-use areas, or commercial/complement areas to provide convenient, walkable access to transit, shopping, restaurants, and other amenities. Medium density housing should be used as a transition between high and lower density housing.
- High Density Housing: These areas include larger multi-family buildings. These areas are also close to major streets, mixed-use areas, or commercial/complement areas.
- Neighborhood Mixed Use: These areas should include relatively small existing and planned activity centers with retail, restaurant, service, institutional and civic

Figure 90. Online Matrix of Available City-Owned Properties

Source: www.greenbaywi.gov/332/Available-Properties

[Source: www.greenbay.wisgo.com/available-properties](#)

HOUSES	RESIDENTIAL LOTS	OTHER LOTS	LARGE DEVELOPMENT SITES
--------	------------------	------------	-------------------------

Address	Parcel ID	Lot Size / Square Feet	Plan	Asking Price
158 N. Maple Avenue	4-95	55' x 75' ~3,500 SF	UPDATE: The RDA has hired an architect to engineer plans for an attached garage to be placed within the footprint of the building. An architectural plan of the existing conditions will also be provided. This will be posted to the website as soon as they are completed with an anticipated release date of July 31st, 2020.	Negotiable
			Rehabilitate property by converting from multi-family to single-family for owner-occupancy.	

uses primarily serving nearby residents. Residential should be included in mixed-use buildings and as standalone multi-unit residential developments.

- **Community Mixed Use:** These areas should include existing and planned areas supporting an intensive mix of residential, commercial and civic uses serving residents and visitors from the surrounding area and the community as a whole. These areas are generally located at major intersections and along relatively high-capacity transit corridors, providing more residential units and commercial space compared to Neighborhood Mixed Use Areas.

Consider Waiving or Reducing Fees

Affordable housing is the most challenging type of housing to develop, in part because it's challenging to make it financially feasible. To help encourage affordable housing and reduce costs to developers, Common Council could consider waiving or reducing fees on a case-by-case basis. In some cases, this type of assistance can be used as local match for grant programs. The City could also consider covering the cost of the fees with TIF funds. Fee reductions should only be for projects with income-qualified affordable units that have some sort of requirement in place to be income-qualified for 15 years (the same as LIHTC).

Streamline Approval Process for Affordable Housing

Expedited approval processes save time and ultimately reduce costs to developers. A streamlined approval process for housing projects that include affordable units would offer an incentive to include these types of units in development. The City could consider committing to having determinations on developments with affordable housing made within 60 or 90 days.

To aid with communication and streamlining the process, the City could consider moving its permitting and planning review services online for the benefit of staff and applicants. This allows applicants to view the status of their project and comments from staff review. On the staff end, this pushes reminders to staff to get reviews done in a timely matter and facilitates communication between staff about projects. Evolve, Powered by Infovision Software is one example of such a service.

Code Enforcement for Student Housing

The City could create rental inspection programs in areas with a prevalence of single-family/two-family homes converted to rentals. As many of UW Green Bay's students live in off-campus housing, there is a direct connection between the University and the City. The City should work with the University on creating and funding an inspection program in which the cost of salaries for code enforcers could be shared. The goal of the program being to ensure

students are living in safe, healthy housing.

Reduce Parking Requirements for Affordable Housing

Parking is expensive, which adds to the cost of housing units. Lower-income households often have fewer vehicles and rely on public transit. Consider reducing parking requirements for all multi-family developments located within a certain distance (e.g. 1,000 to 1,500 feet) of a bus stop.

Review Requirements for Landscaping and Building Materials in Zoning Code

Design and landscaping requirements serve to preserve the quality and health of neighborhoods and communities, but they can also drive up developer costs, which is especially challenging for developers of affordable housing. The City should review its requirements for landscaping and hardscaping materials to see if any requirements can be softened or if there are materials that could be used to offer the same look at a lower price point. This issue was brought forward in focus groups as something that has deterred development of affordable housing in some areas of the city.

Zoning Code—Encourage Accessory Dwelling Units (ADUs)

An Accessory Dwelling Unit (ADU) is a housing unit located on the same lot as a single-family home, commonly over a garage, in a basement or in its own structure. Attached ADUs are the most common since they are the least costly option for an ADU. Financing can be difficult (the average cost to develop a stand-alone ADU is \$200,000), but these units allow homeowners to create an additional dwelling on their property for family members, caretakers, and friends in need of downsizing. Twenty percent (20%) of homeowners who took the Community Survey said they would be interested in developing an ADU on their property. Only two percent (2%) said they already have an ADU.

ADUs are currently permitted by right in the OR (Office Residential) and NC (Neighborhood Commercial Districts). ADUs are conditional uses within the R-1 (Low Density Residential-New Lots) and RR (Rural Residential) districts. Permitting ADUs by right in all residential areas would remove one hurdle for development. A requirement could be added that the property owner live on-site.

Enable Cottage Courts Through PUDs

The City's Planned Unit Development (PUD) zoning offers flexibility to accommodate a mixture of residential, commercial and public facilities along corridors. The PUD is meant to encourage alternative designs that allow a mix of uses in one area and better use and integrate the

site's natural characteristics as well as the existing built environment's characteristics. One alternative design the City could seek to promote is the "cottage court." Cottage courts are small groupings of housing around a shared public space. These can be for-sale or rental units. They offer a cost savings to developers/owners because they offer a small lot and a small home.

The City should explore areas where implementation could be possible and assemble and promote these areas to developers through the RDA.

Create a Rural Holding District

The City currently uses the RR (Rural Residential) district for land that is not yet served by utilities within the City. This is intended for limited use, however it makes up 35% of land that is zoned residential in the City. This make the default size for lots within this district to be 10,000 square feet, which facilitates the development of larger lot, single-family residential homes rather than a diverse spectrum of housing types and price points.

The City could create a Rural Holding District for undeveloped land. The purpose of this district is to hold lands as agricultural or open space until they are ready to transitional into urban districts. The only permitted use by right in these areas should be agriculture and open space. Once the City has development proposals for these areas, they should be rezoned appropriately, ideally integrating healthy neighborhood concepts. This will help ensure a mix of unit types and price points in the City.

Figure 91. Cottage Court in Overland Park, KS

Source: www.opkansas.org



Funding

Create an Affordable Housing Trust Fund

The City could create an affordable housing trust fund as a general purpose funding vehicle that can serve various affordability initiatives anywhere in the City. This can be used for matching funds, land purchase, new construction, renovation and downpayment assistance. Funds could come from the TIF Affordable Housing One-Year Extension, general obligation bonds, sale of surplus land, general fund budgeting and private contributions. This funding could be leveraged to make developers more competitive when applying for Low Income Housing Tax Credits (LIHTC).

Tax Increment Financing—Affordable Housing Incentives

The City should use TIF for the construction of infrastructure - water, roads, utilities, sewer - necessary to encourage the development of housing.

Tax Increment Financing - Affordable Housing One-Year Extension

A TIF district can be held open for one additional year beyond its planned or maximum duration to generate funds that will be used for affordable housing. 100% of the increment collected in that extra year can be used for housing anywhere in the City, with the stipulation that 75% must be used for affordable housing. More information can be found in section 66.1105(6)(g) of the State statutes.

Federal Low Income Housing Tax Credit (LIHTC) - Section 42 Housing

LIHTC (or Section 42) is a federal program which gives the Wisconsin Housing and Economic Development Authority (WHEDA) the authority to issue tax credits for acquisition, rehabilitation or new construction of rental housing for low-income households (see description on page 79). There are two type of tax credits available through this program: 1) Federal 9% Tax Credit (competitive) and 2) Federal 4% Tax Credit (non-competitive).

Wisconsin Low Income Housing Tax Credit (LIHTC)

Similar to the federal LIHTC program, Wisconsin offers a 4% non-competitive state tax credit which can be used as match for the federal 4% program (see page 79 for more detail).

Opportunity Zones

The Opportunity Zones Program encourages private investment in specific high-need areas. For census tracts to qualify for the program, they must meet one of five federal low-income criteria. If a census tract qualifies, a federal tax incentive is given to investors who bring private capital and jobs to the community. The incentive includes a permanent exclusion from capital gains if the property is held for at least ten years. Additionally, the investor can receive a tax deferral if the capital gains are reinvested in a state opportunity fund.

Four areas in the City qualify under this program. The City should continue to promote this program as these areas offer opportunity for private investment and development of workforce housing.

Downpayment Assistance

WHEDA and the Federal Home Loan Bank of Chicago (FHLBC) already have downpayment assistance programs which should be promoted. The FHLBC Downpayment Plus program provides matching funds which could be matched from pools of local employers or from the City.

Rental Conversion

Conversion of single-family homes to rental homes is a common occurrence in college towns across Wisconsin. Not all instances of this are undesirable, but these conversions can create concerns among nearby owner-occupants, including noise and excessive parking. Therefore it can be desirable for some of these renter-occupied homes to be converted back to ownership units.

The City has offered a conversion grant program which is currently on hold and being reviewed and modified to cover more projects. The City should consider the following changes:

- At least 10% must be used for exterior renovations.
- Increase the maximum grant amount

Partnerships **Habitat for Humanity**

Habitat for Humanity in Brown County uses volunteer labor and donations to build and renovate affordable housing. The City should continue the partnership with Habitat by working to maintain a supply of lots for new Habitat home construction. This will require a collaboration with various developers to arrange potential sites.

NeighborWorks

NeighborWorks Green Bay provides homeownership preparation services, downpayment and closing cost assistance, and affordable homes for sale and rent. The City should continue to partner with NeighborWorks to promote the services it offers and help it maintain a supply of existing owner/rental homes for renovation and lots for new owner/rental homes.

Major Employers

Major employers play an important role in the housing market in a community by bringing new people into the community or areas nearby. Employers have the best pulse on how many people they plan to hire, what their salaries (and budgets) will be, and what types of housing they may be looking for. The City should convene major employers in the community at least annually to discuss housing issues and initiatives in the City. The goal of the meeting should be a better understanding about changes in housing demand in the region. By discussing housing initiatives with employers, the City could help gain private sector support for developments which might be more prone to “not in my back yard” (NIMBY) sentiments. Major employers could be a strong partner in advocating for new developments and for advocating for changes in policies and regulations that support the development of affordable housing.

University of Wisconsin - Green Bay

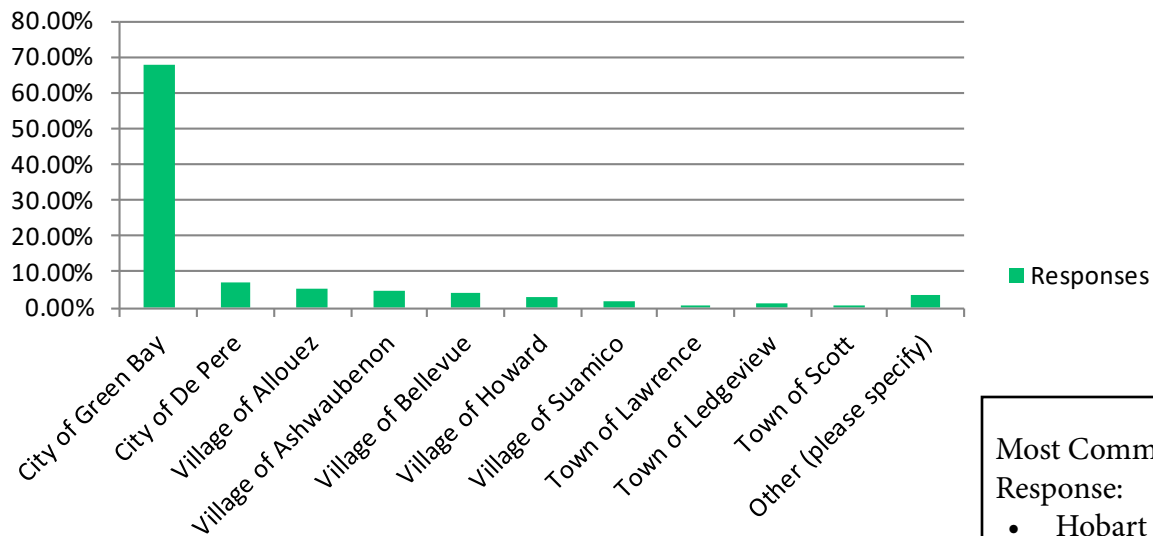
The City should work with the University to update its campus plan every 5-10 years discussing physical enrollment and growth and that addresses any “objectionable impacts” the University might have on surrounding neighborhoods. A big component of this plan should be the University’s plans to house students within the community.

Northeast Wisconsin Technical College

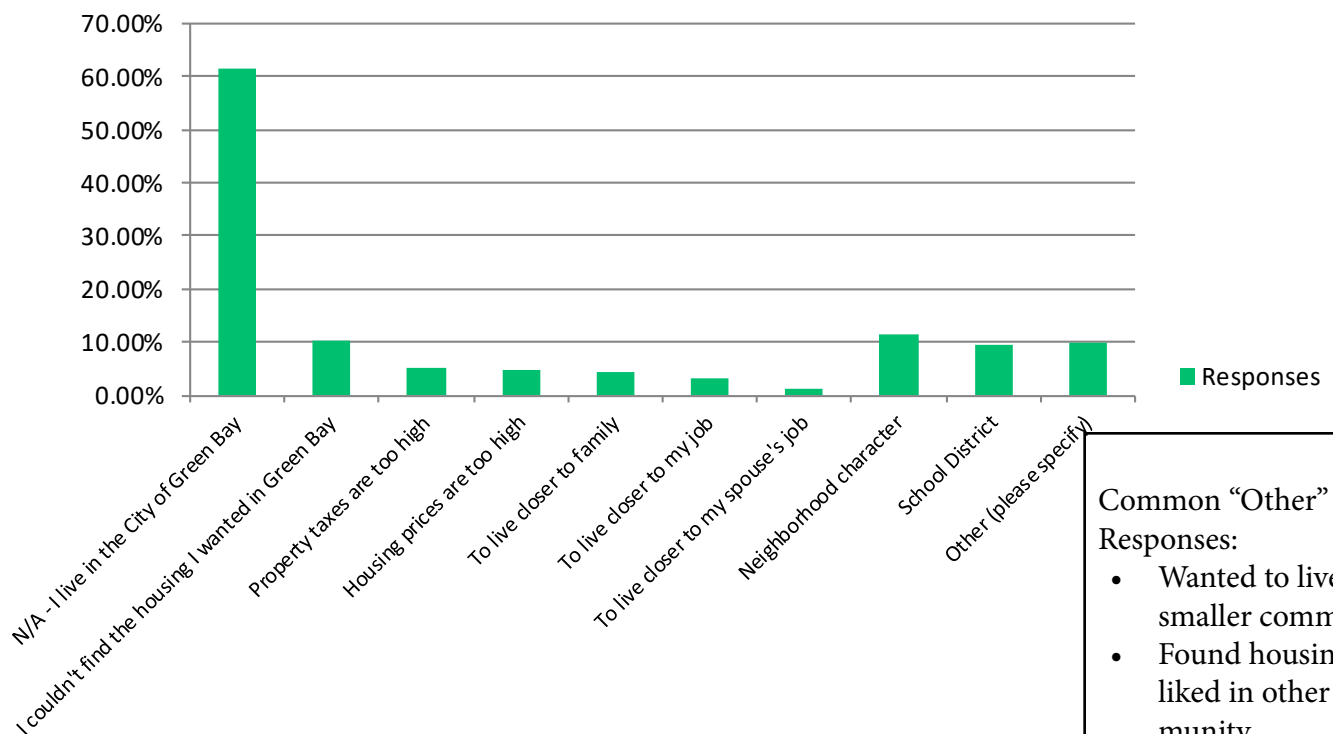
The City should explore a partnership with NWTC and the Department of Workforce Development (DWD) to expand training programs for the unemployed or those seeking higher paid jobs in skilled trades. In particular, programs offering training in construction and rehabilitation of housing would be key areas for partnership. The City could consider partnering to provide financial assistance for people training in building trades.

APPENDIX A - SURVEY RESULTS

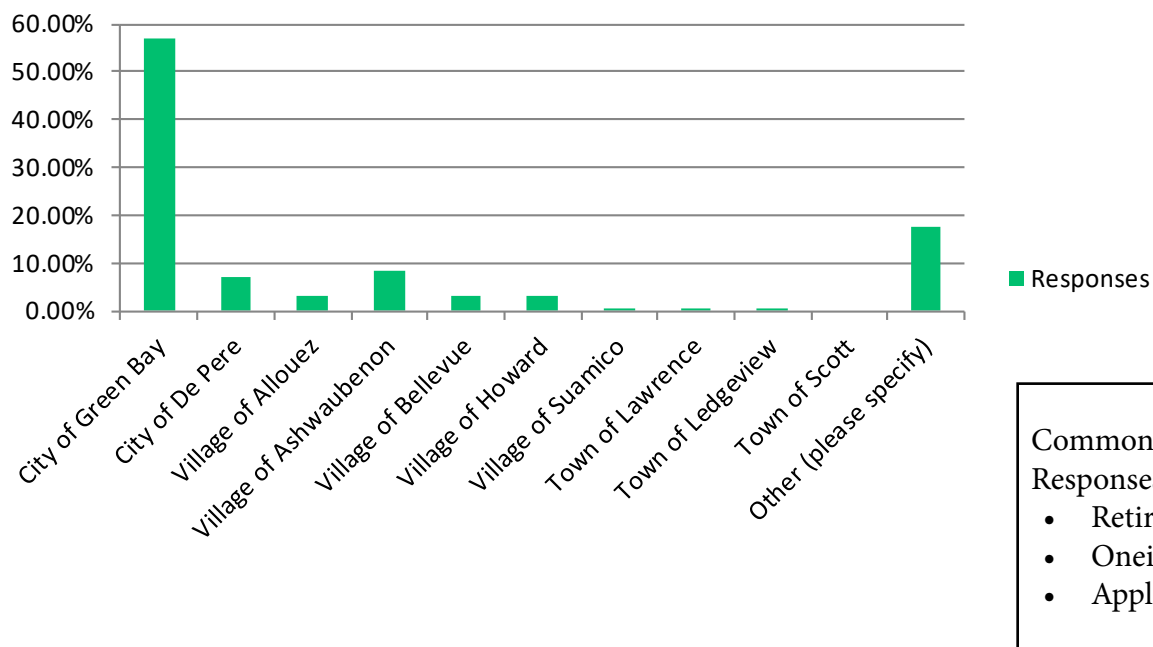
1. IN WHAT COMMUNITY IS YOUR PRIMARY PLACE OF RESIDENCE?*



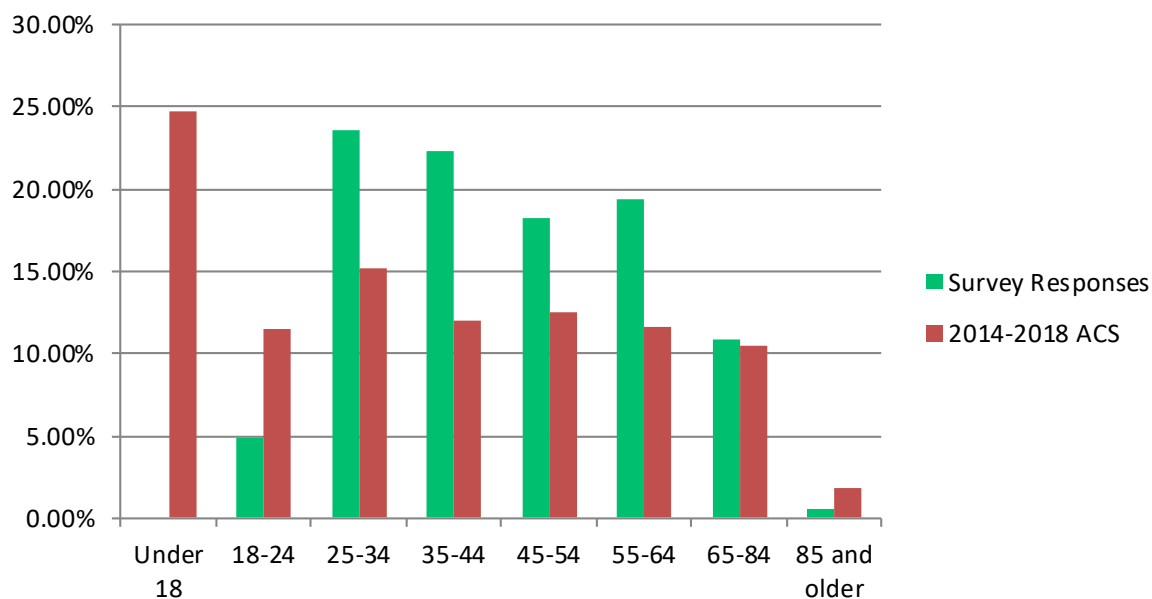
2. IF YOU DO NOT LIVE IN THE CITY OF GREEN BAY, PLEASE INDICATE WHAT FACTORED INTO THAT DECISION (SELECT ALL THAT APPLY).*



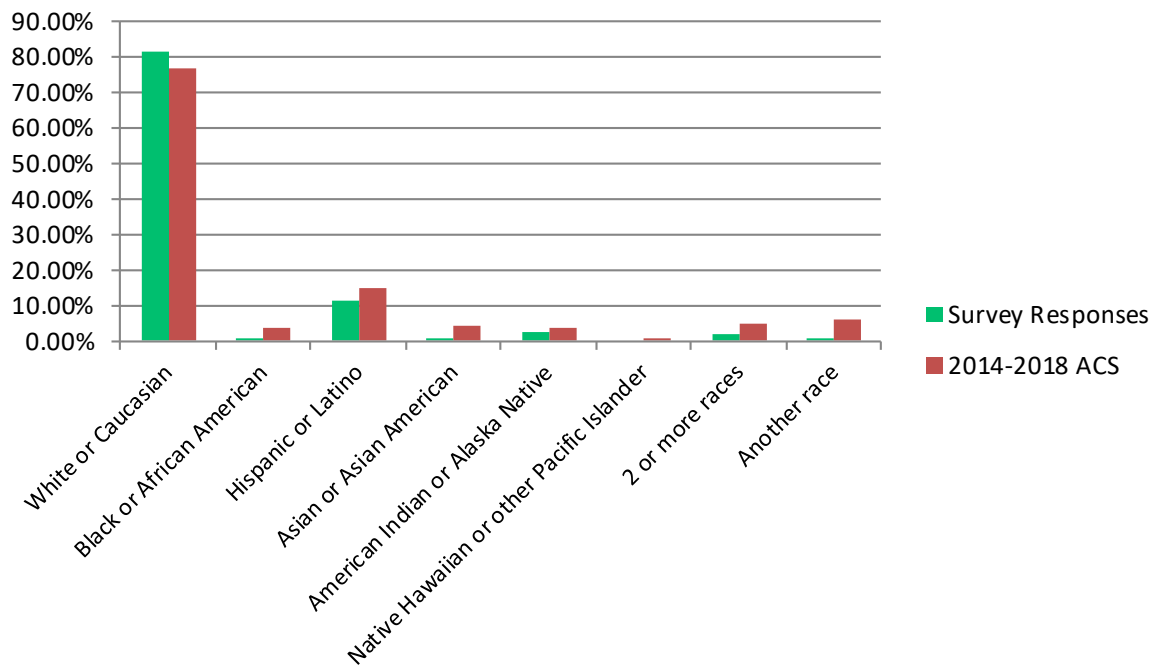
3. IN WHAT COMMUNITY IS YOUR PRIMARY PLACE OF WORK?*



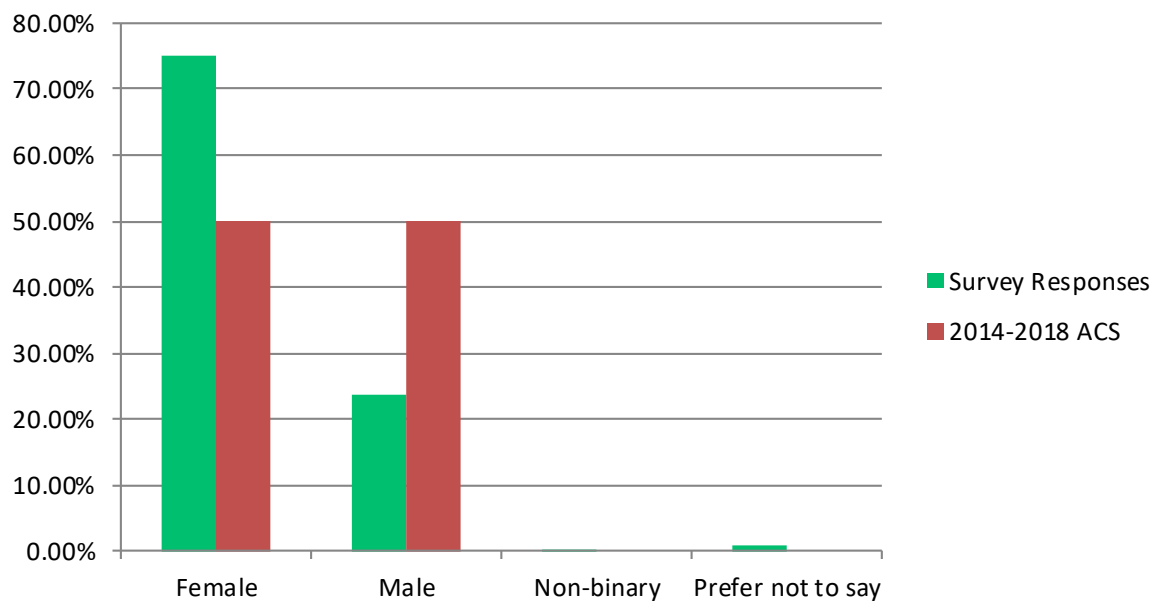
4. PLEASE INDICATE YOUR AGE:



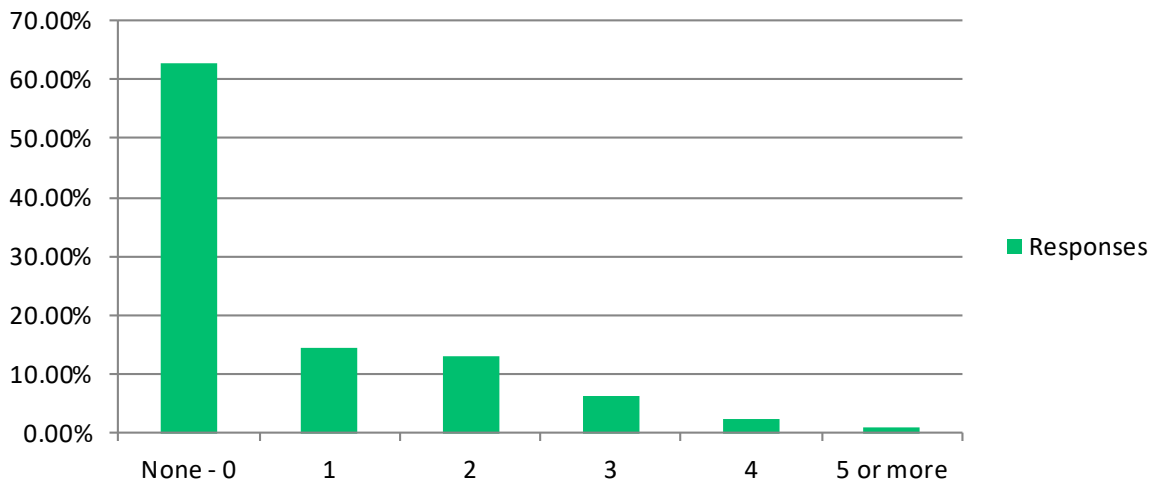
5. PLEASE INDICATE YOUR RACE OR ETHNICITY:



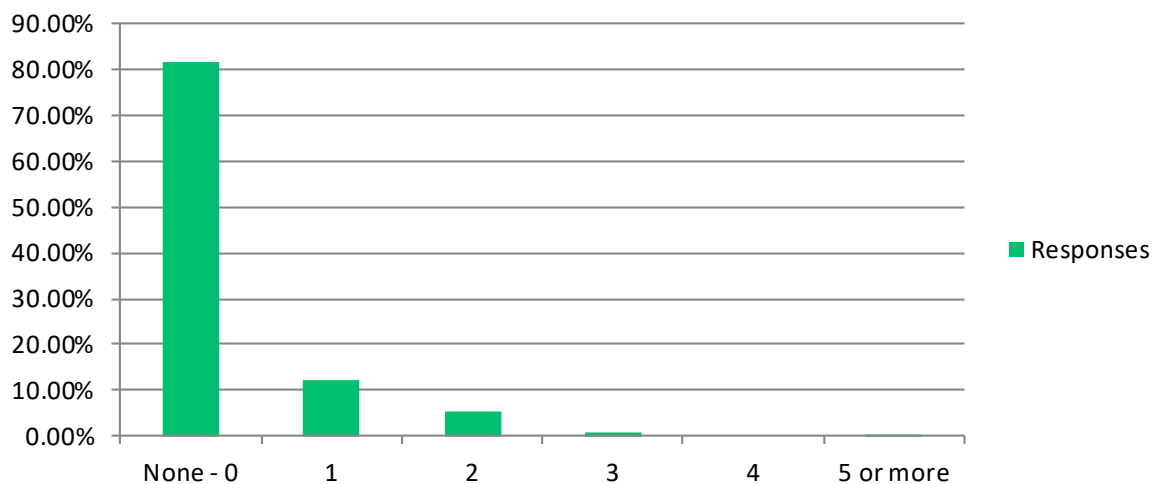
6. WHAT IS YOUR GENDER?



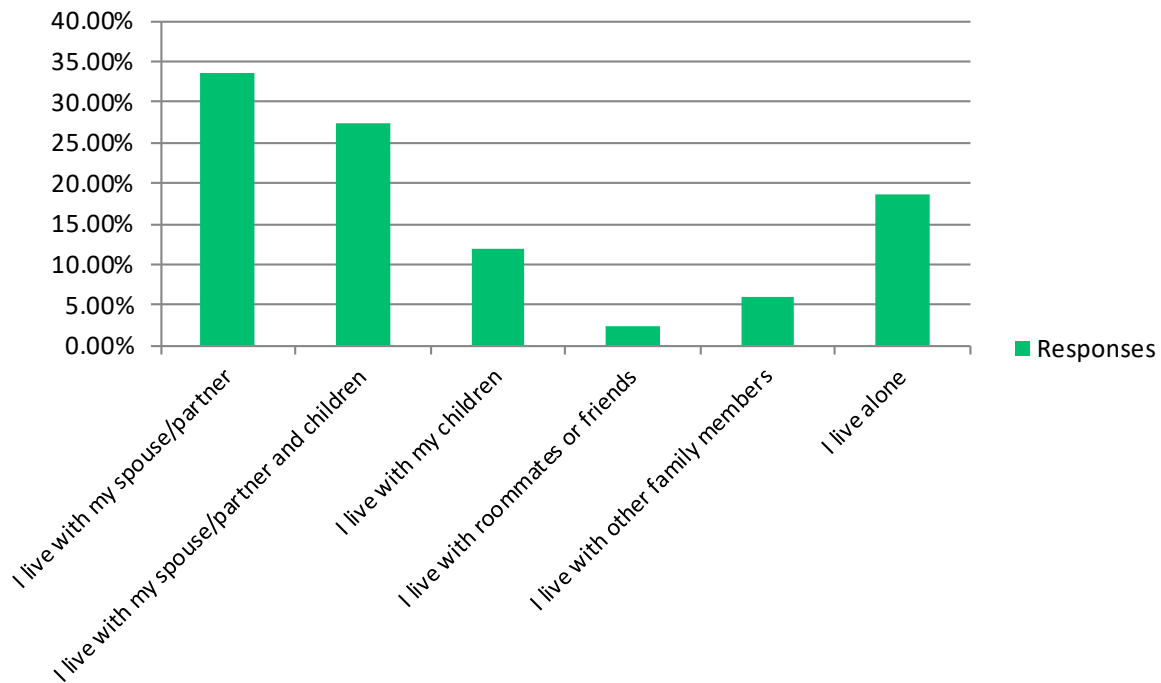
7. DO YOU HAVE CHILDREN UNDER THE AGE OF 18 LIVING IN YOUR HOUSEHOLD? IF YES, HOW MANY?



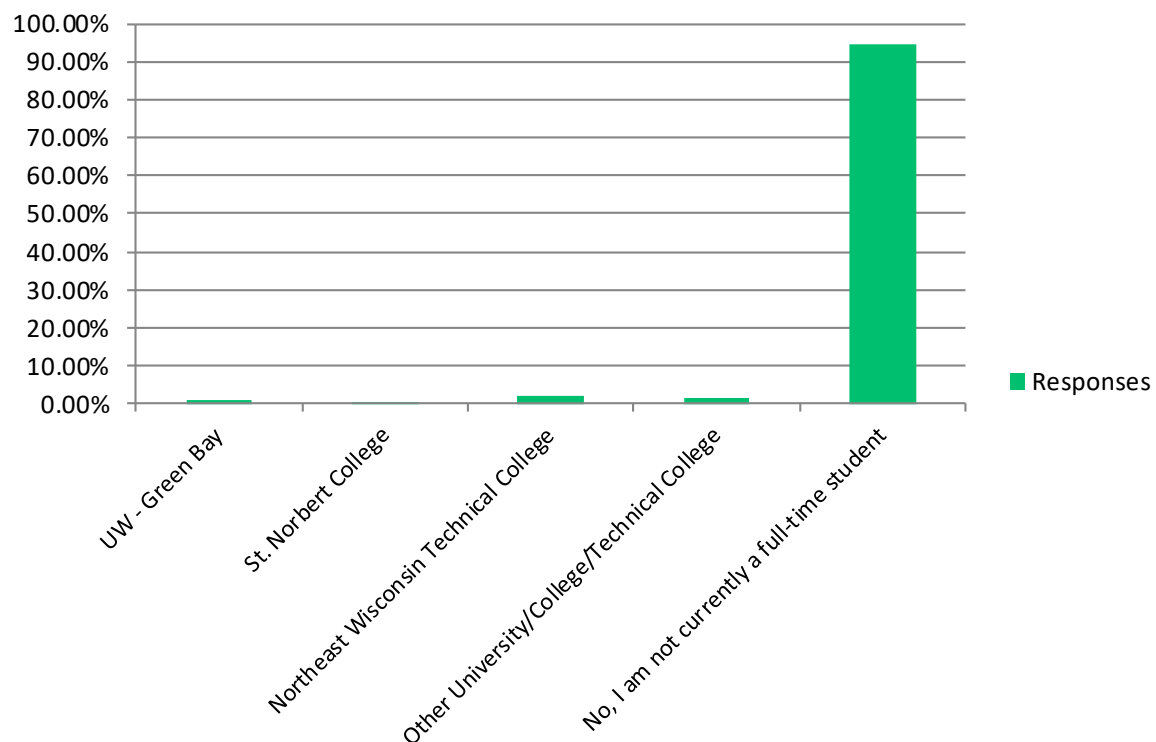
8. DO YOU HAVE ANY CHILDREN OR DEPENDENT ADULTS OVER THE AGE OF 18 LIVING IN YOUR HOUSEHOLD? IF YES, HOW MANY?



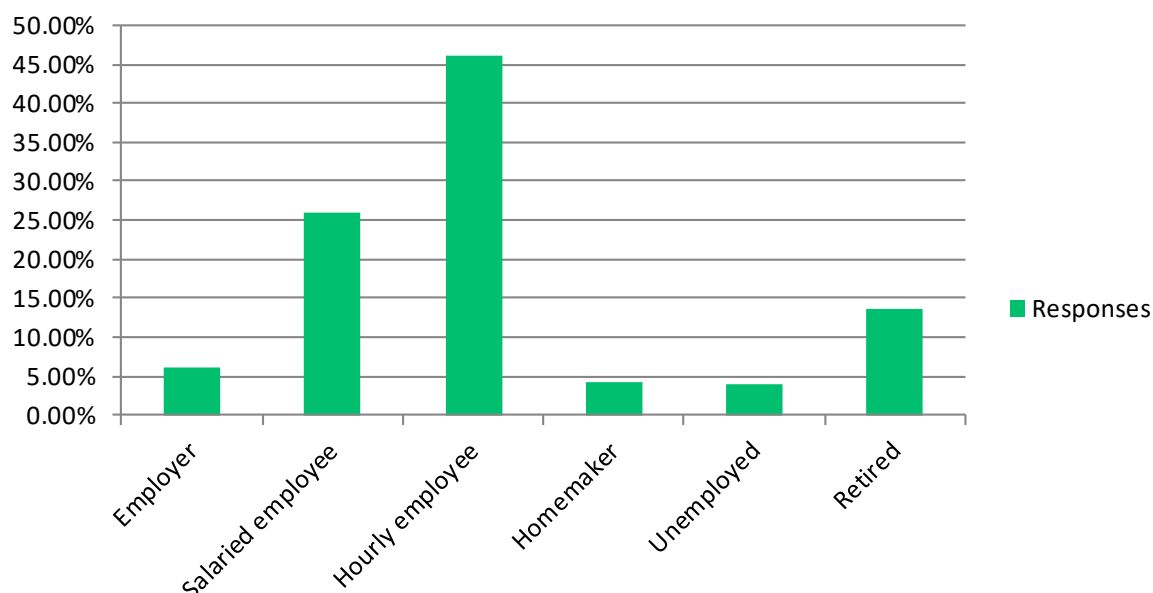
9. HOW WOULD YOU DESCRIBE YOUR LIVING SITUATION?



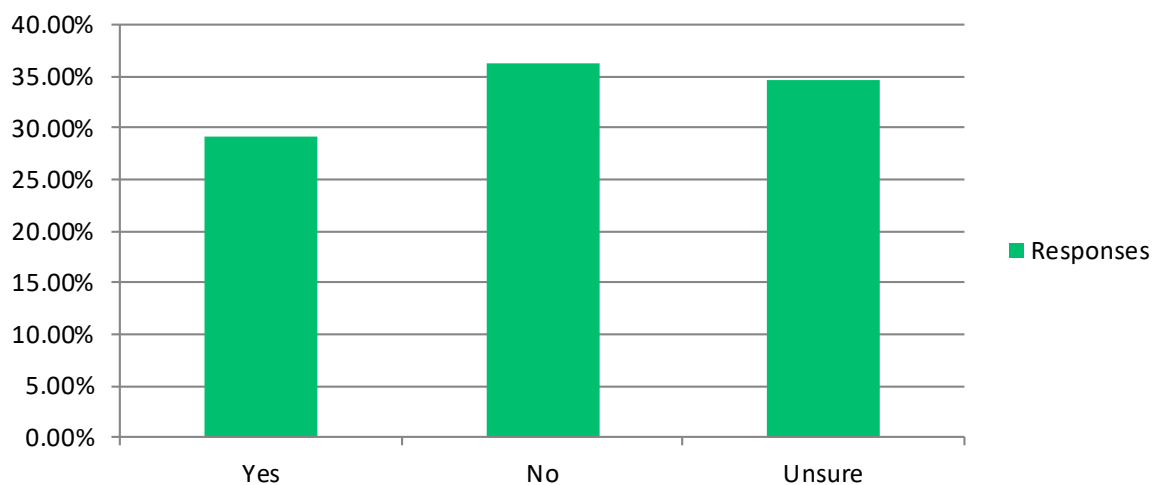
10. ARE YOU CURRENTLY A FULL-TIME STUDENT AT ANY OF THE FOLLOWING?



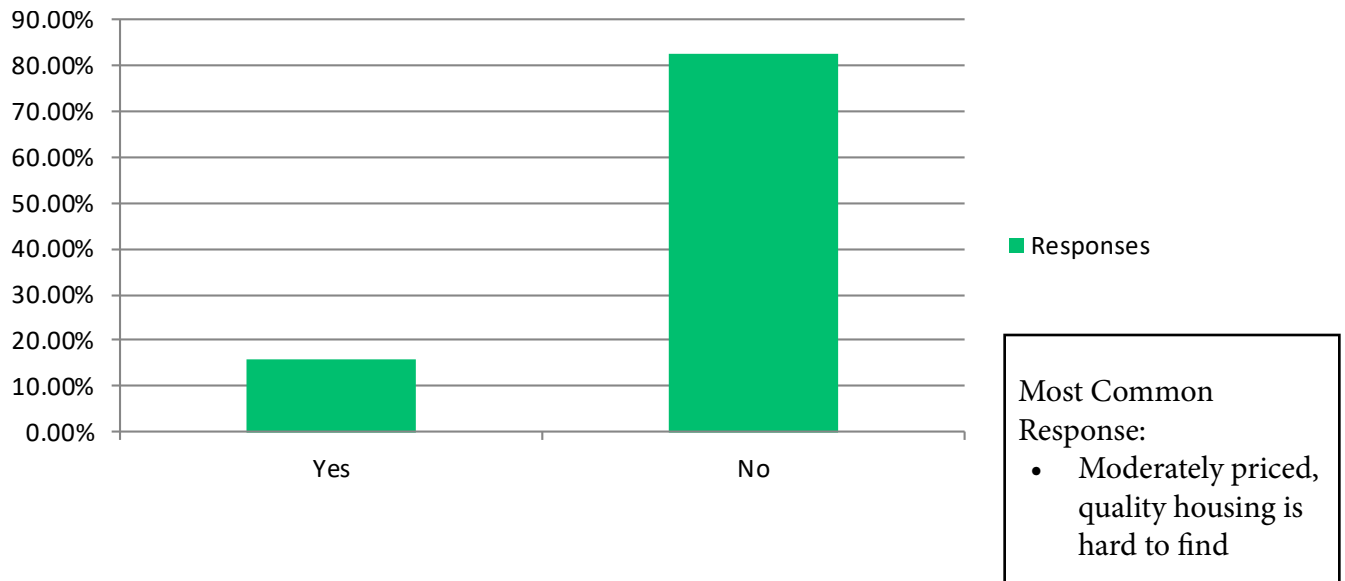
11. PLEASE INDICATE YOUR EMPLOYMENT STATUS.



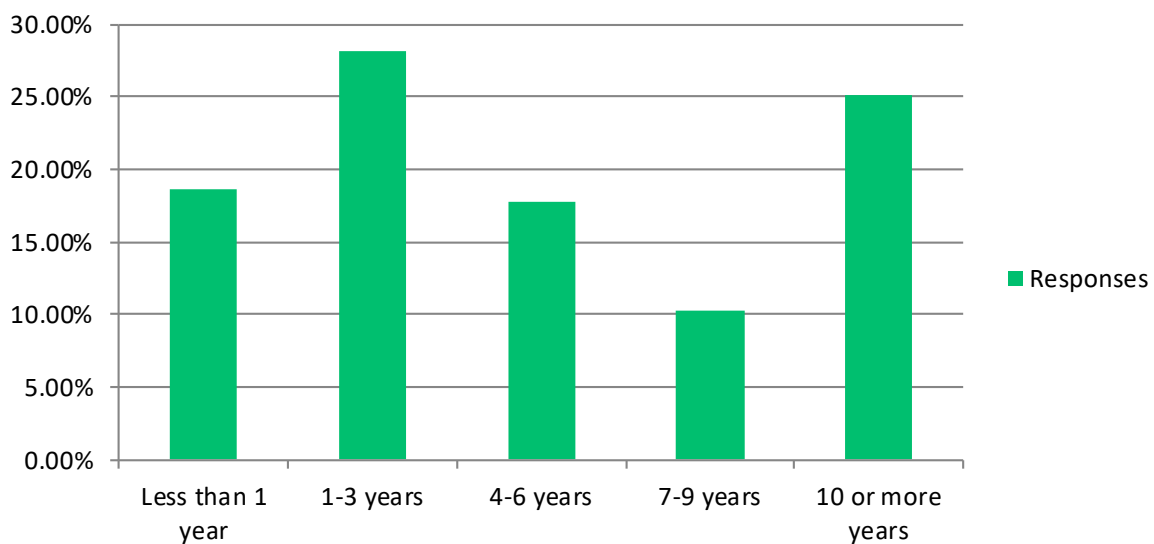
12. EMPLOYERS: DO YOU FEEL AS IF YOU HAVE BEEN ABLE TO ATTRACT ENOUGH EMPLOYEES TO GROW YOUR BUSINESS TO ITS FULLEST POTENTIAL?



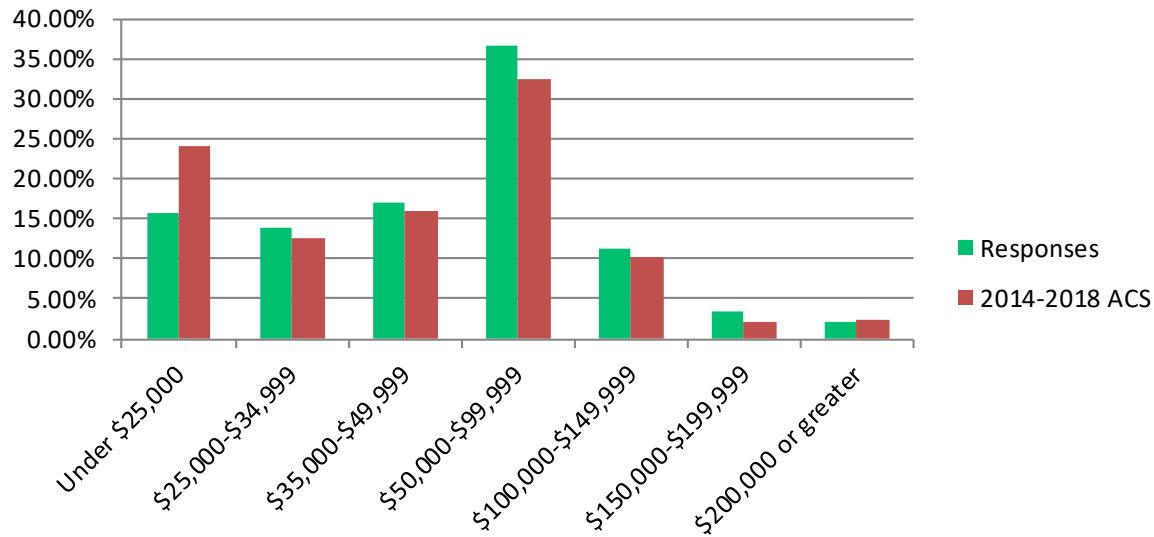
13. EMPLOYERS: IN THE PAST 5 YEARS, HAVE HOUSING-RELATED ISSUES IMPACTED YOUR ABILITY TO ATTRACT QUALITY EMPLOYEES?*



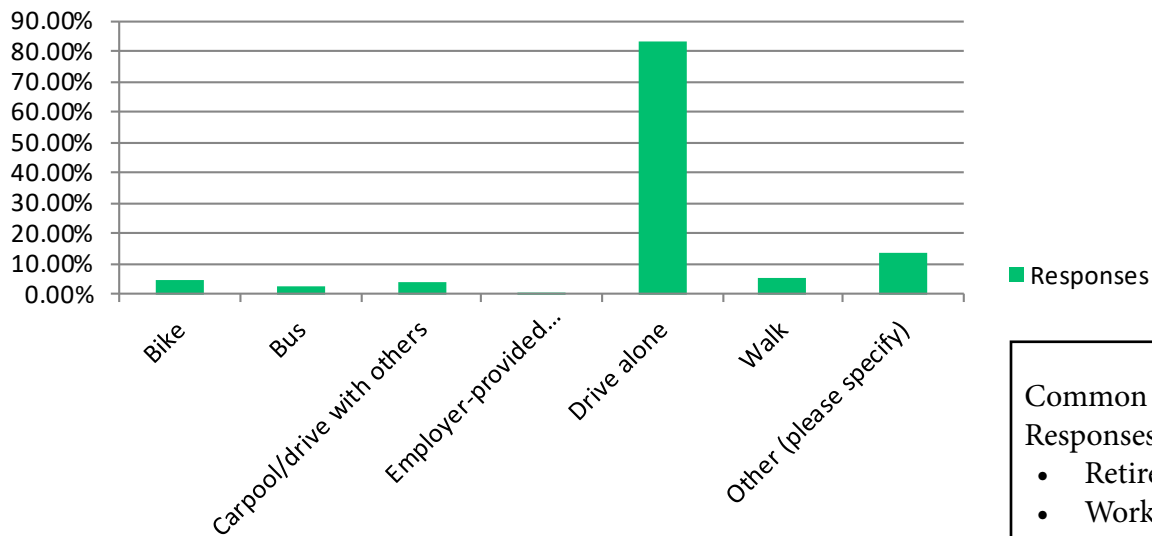
14. EMPLOYEES: HOW LONG HAVE YOU WORKED FOR YOUR EMPLOYER?



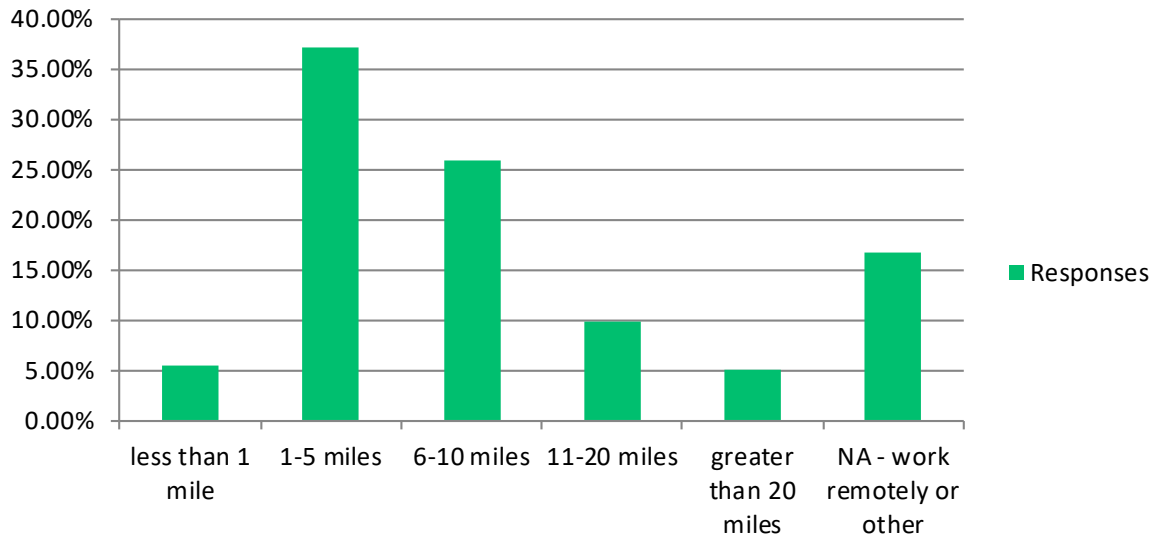
15. WHAT IS YOUR TOTAL HOUSEHOLD INCOME BEFORE TAXES?



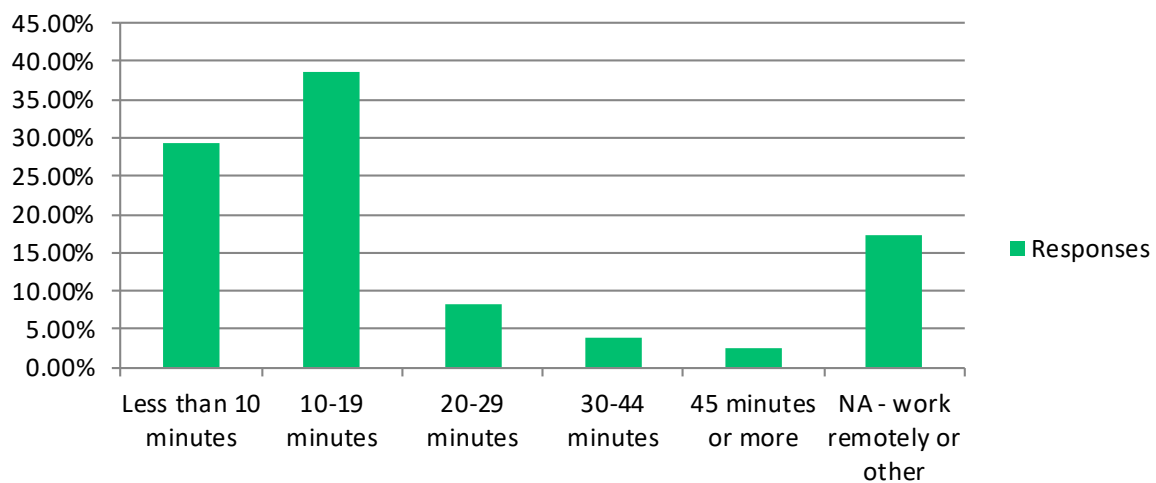
16. WHAT MODE OF TRANSPORTATION DO YOU USE TO GET TO WORK? (SELECT ALL THAT APPLY)*



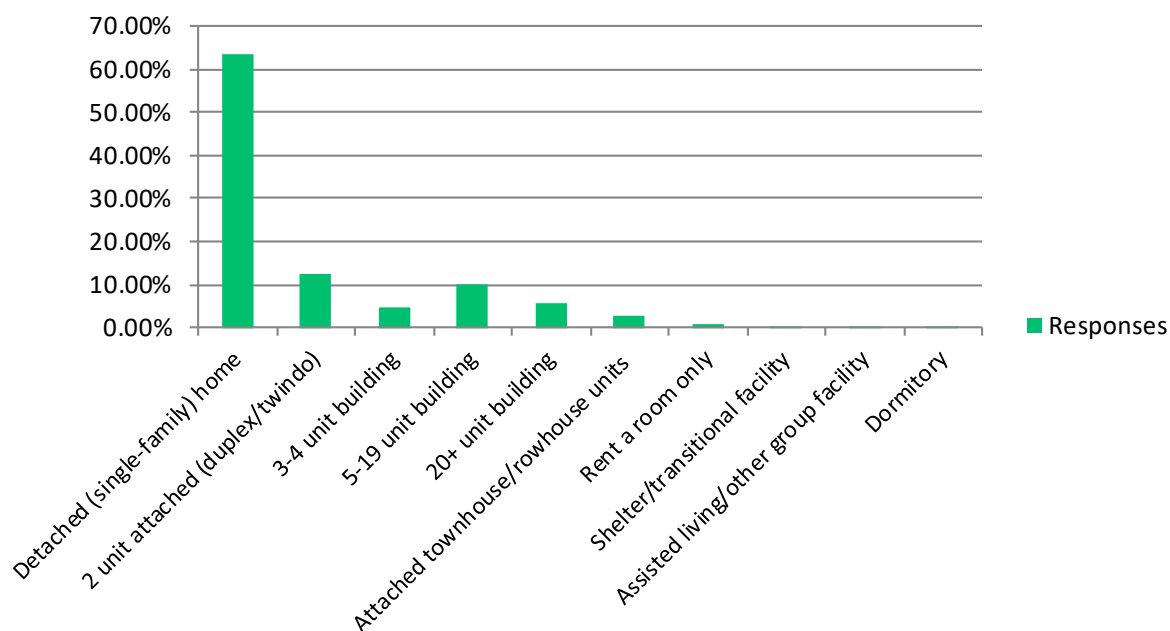
17. HOW FAR DO YOU LIVE FROM YOUR PRIMARY PLACE OF EMPLOYMENT?



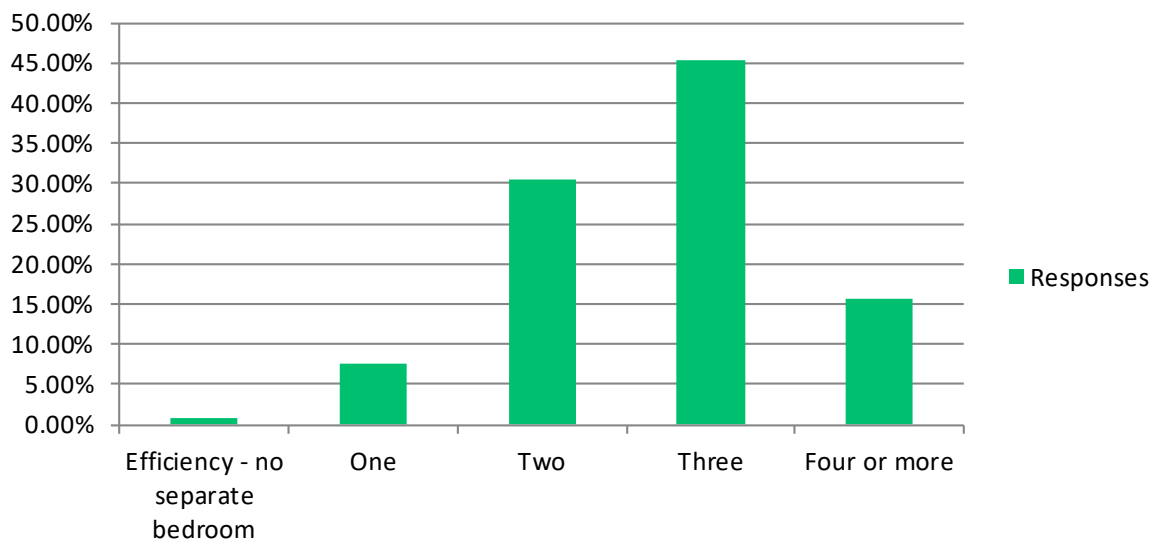
18. HOW LONG DOES IT TAKE YOU TO TRAVEL FROM HOME TO YOUR PRIMARY PLACE OF EMPLOYMENT?



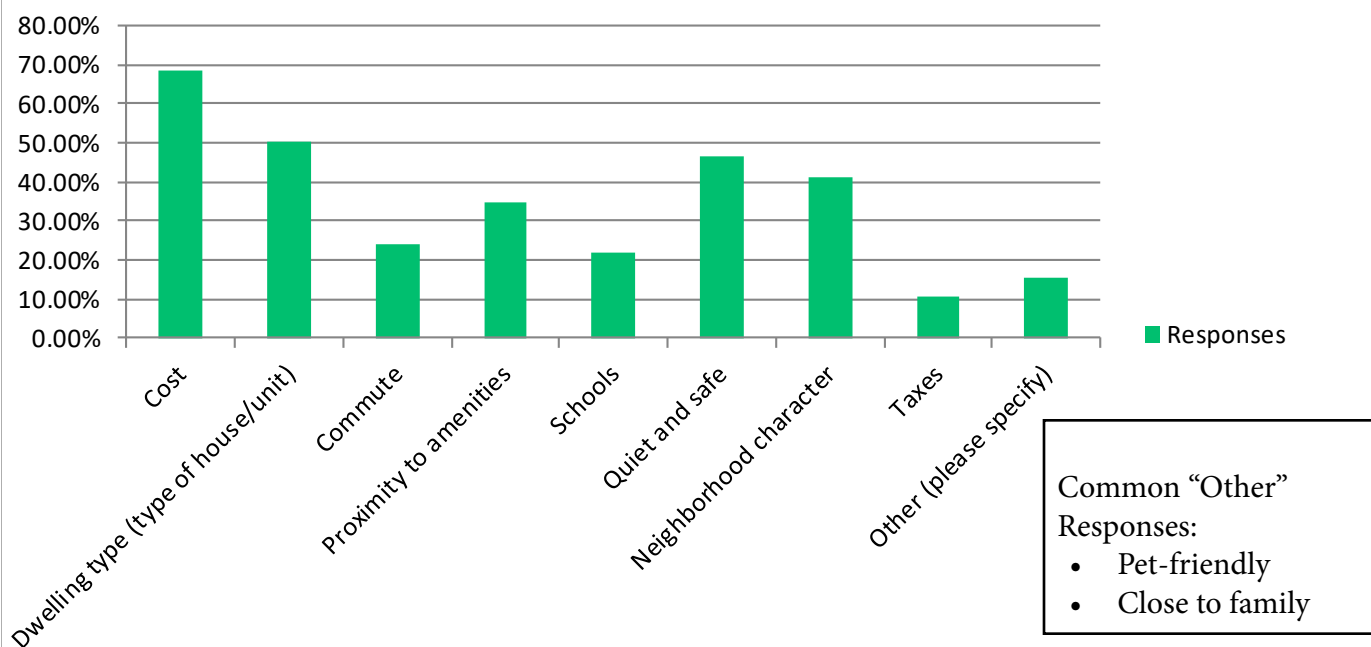
19. WHAT TYPE OF STRUCTURE DO YOU LIVE IN?



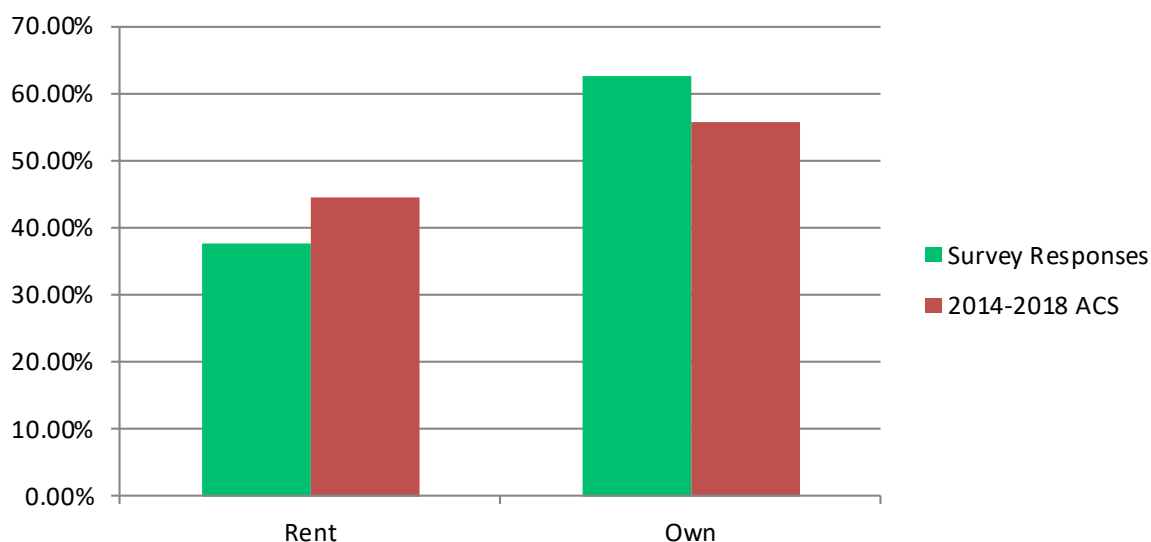
20. HOW MANY BEDROOMS DOES YOUR CURRENT HOME HAVE?



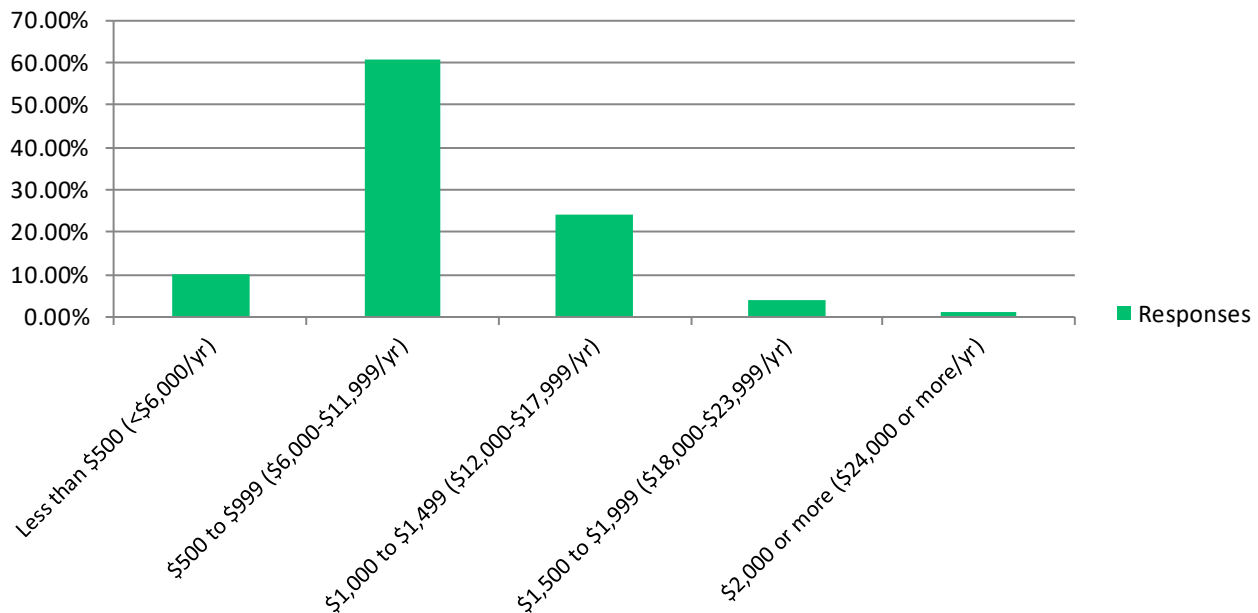
21. WHAT WERE THE IMPORTANT FACTORS IN DECIDING TO LIVE AT YOUR CURRENT RESIDENCE? (SELECT ALL THAT APPLY)*



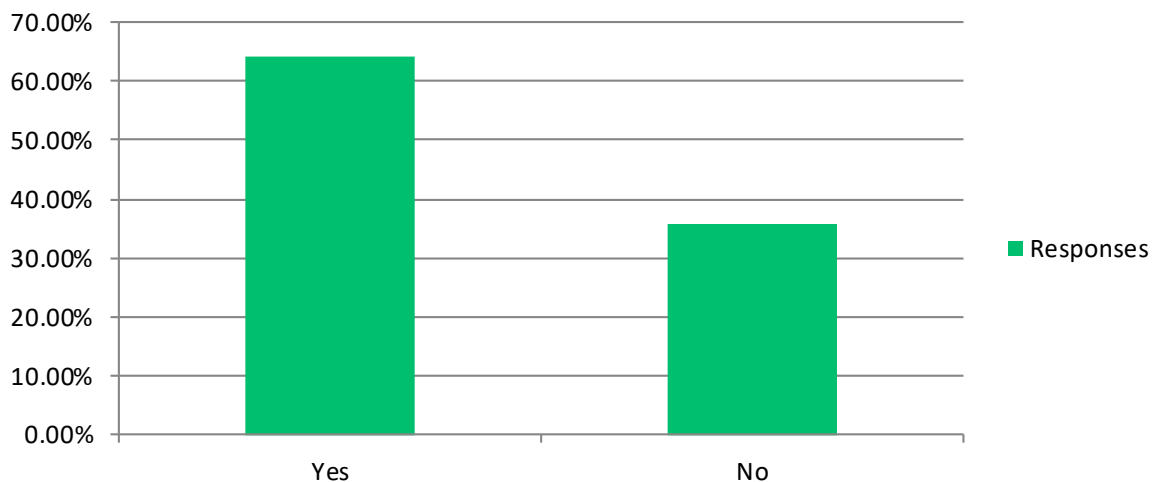
22. DO YOU RENT OR OWN YOUR PLACE OF RESIDENCE?



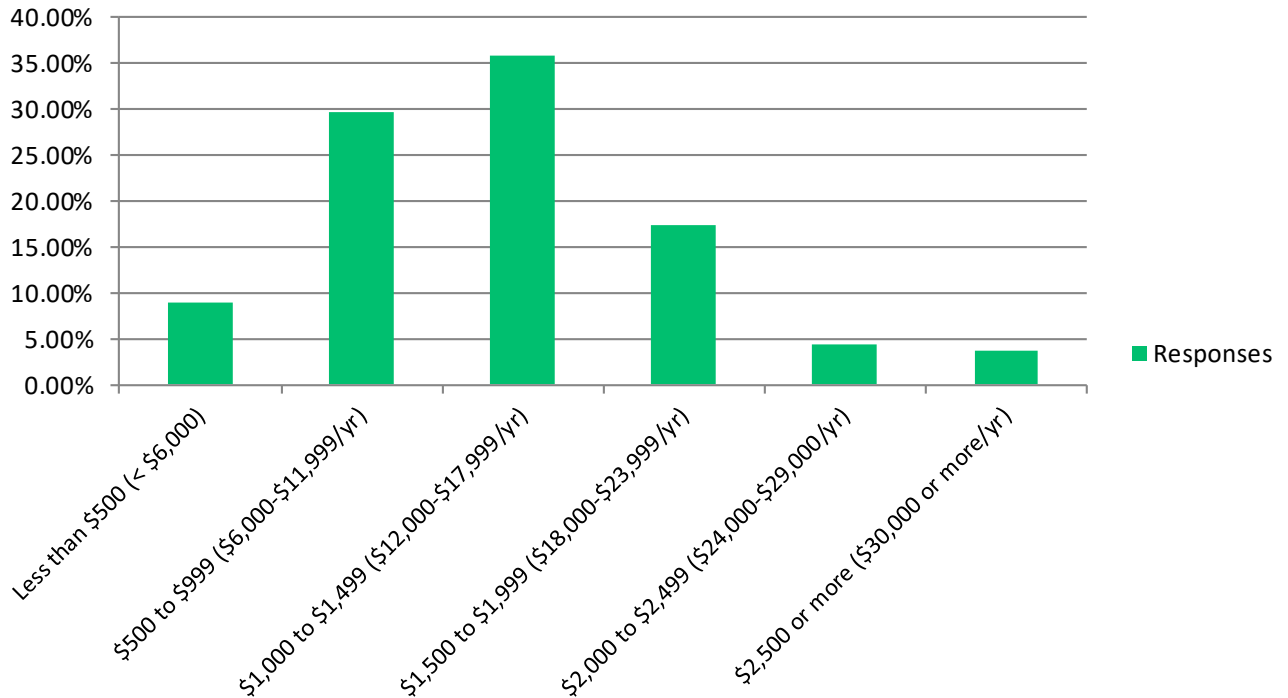
23. RENTERS: APPROXIMATELY HOW MUCH DO YOU CURRENTLY PAY FOR YOUR HOUSING EACH MONTH, INCLUDING RENT, INSURANCE AND UTILITIES?



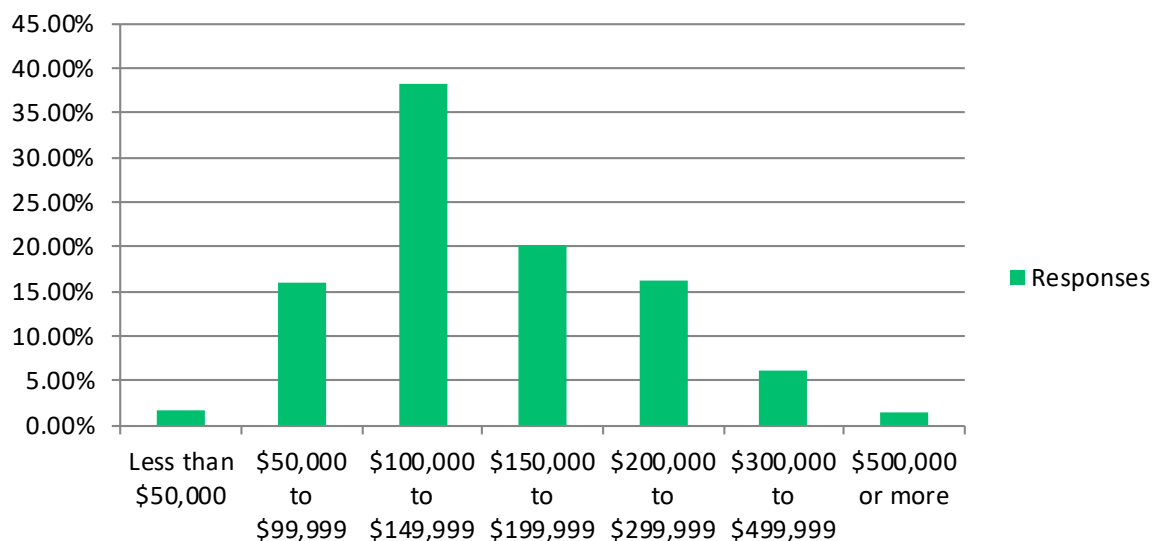
24. IF YOU ARE A RENTER, WOULD YOU CONSIDER LIVING IN AN ACCESSORY DWELLING UNIT (ADU)/GRANNY FLAT/ MOTHER-IN-LAW SUITE?



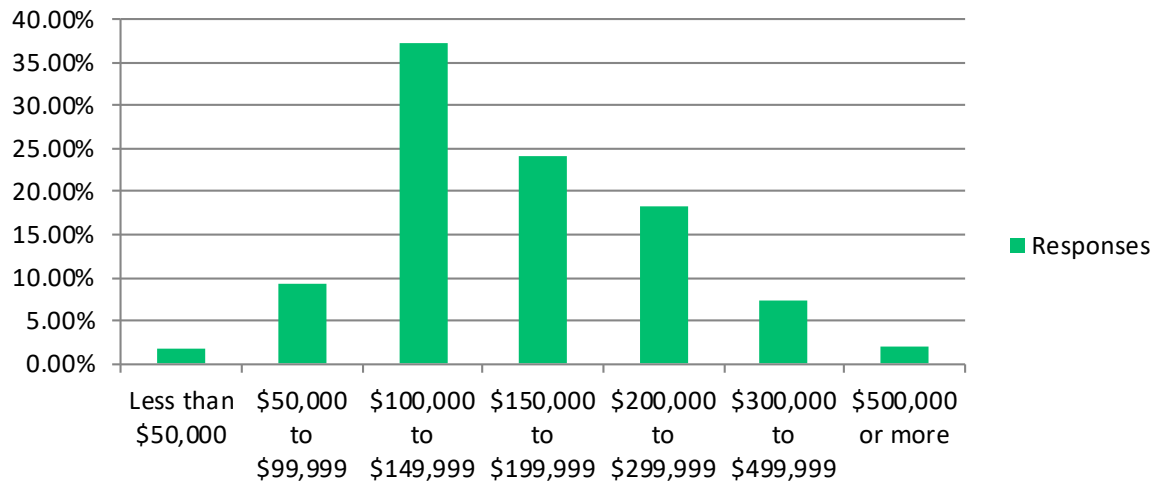
25. IF YOU OWN YOUR HOME, WHAT IS YOUR MONTHLY COST, INCLUDING UTILITIES, MORTGAGE PAYMENTS, TAXES, ETC.?



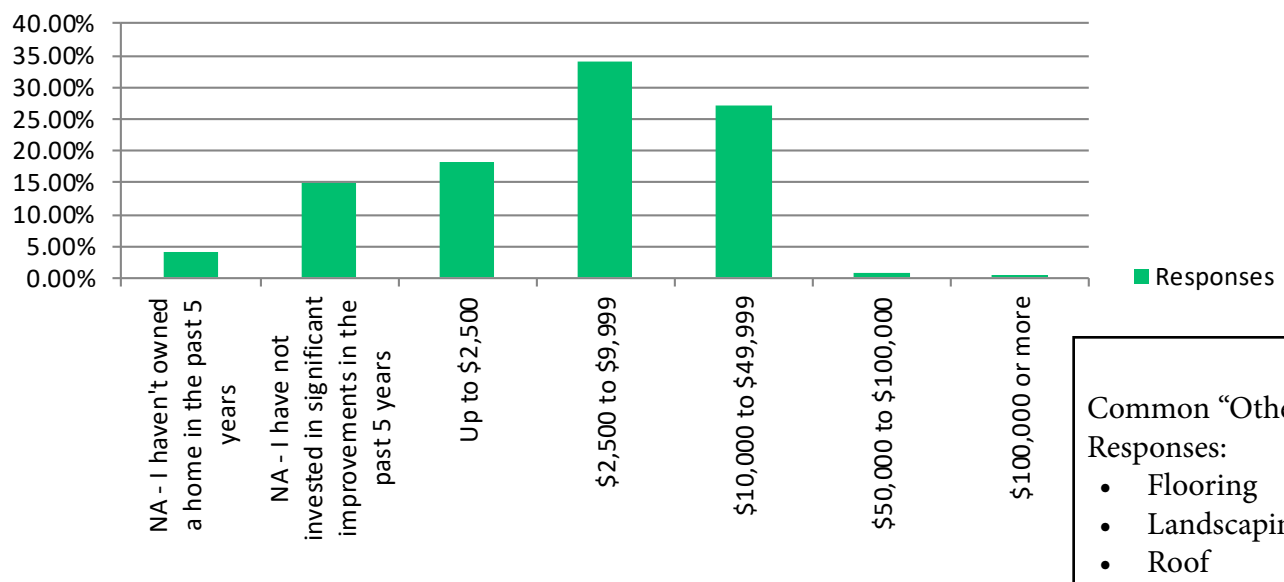
26. HOMEOWNERS: WHAT IS THE APPROXIMATE ASSESSED VALUE OR YOUR HOME?



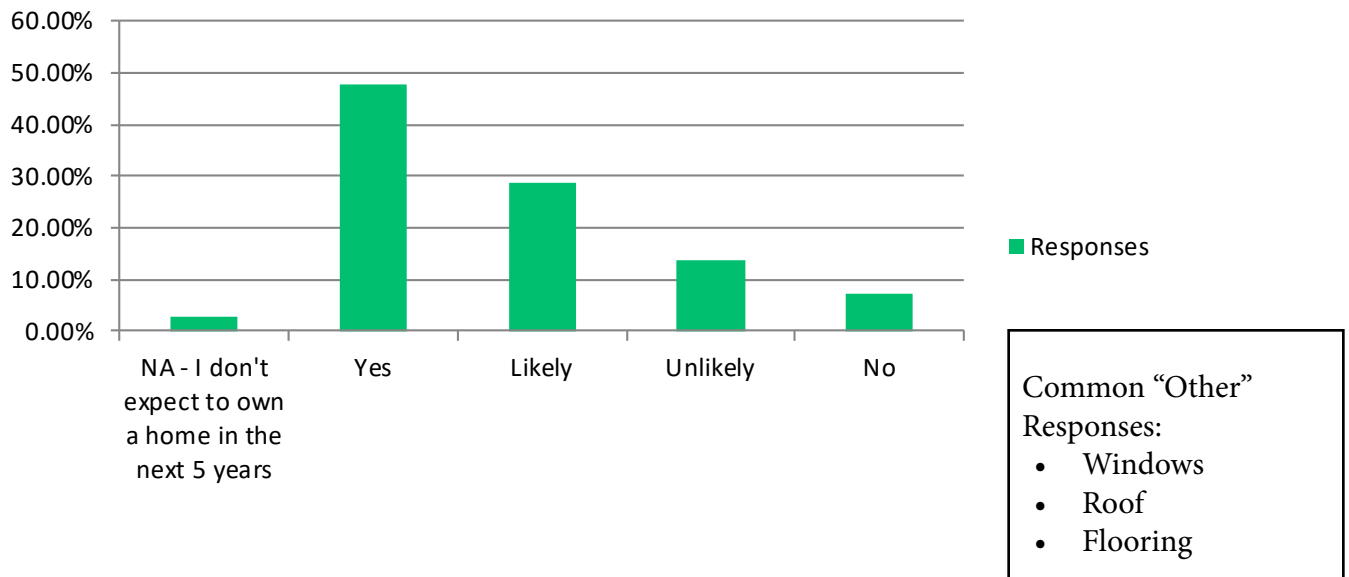
27. HOMEOWNERS: IF YOU WERE TO SELL YOUR HOME RIGHT NOW, WHAT DO YOU BELIEVE WOULD BE A FAIR MARKET PRICE?



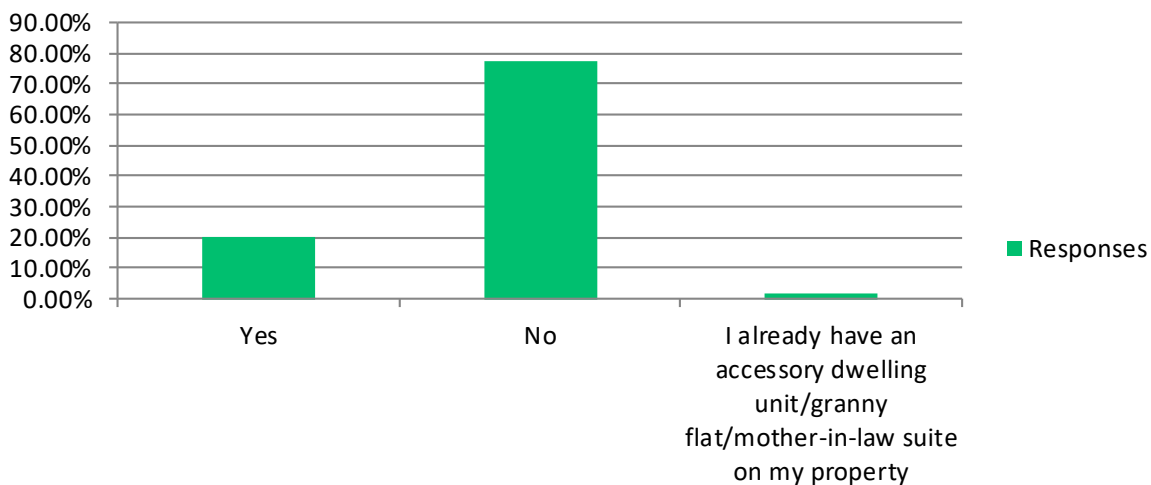
28. HOMEOWNERS: IN THE PAST 5 YEARS, HAVE YOU INVESTED MORE THAN \$2,500 IN IMPROVEMENTS TO AN EXISTING HOME, NOT INCLUDING STORM OR FLOOD DAMAGE REPAIR?*



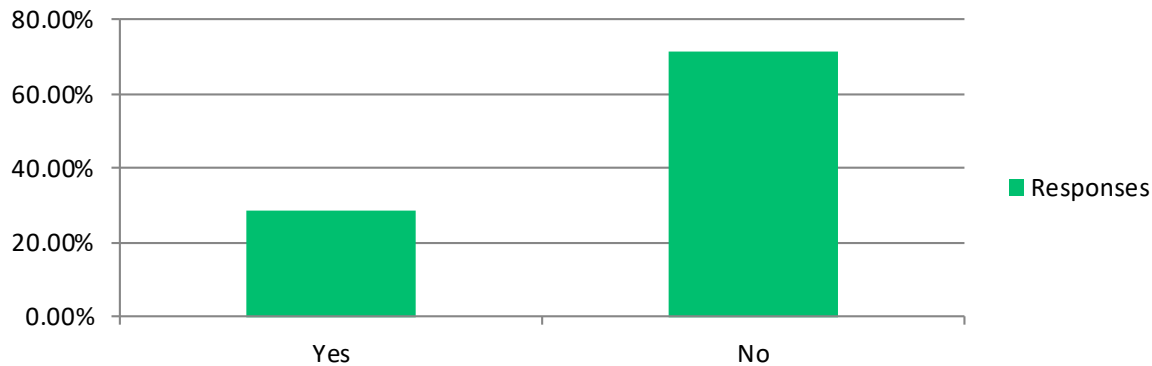
29. HOMEOWNERS: IN THE NEXT 5 YEARS, DO YOU INTEND TO INVEST MORE THAN \$2,500 IN HOME IMPROVEMENTS?*



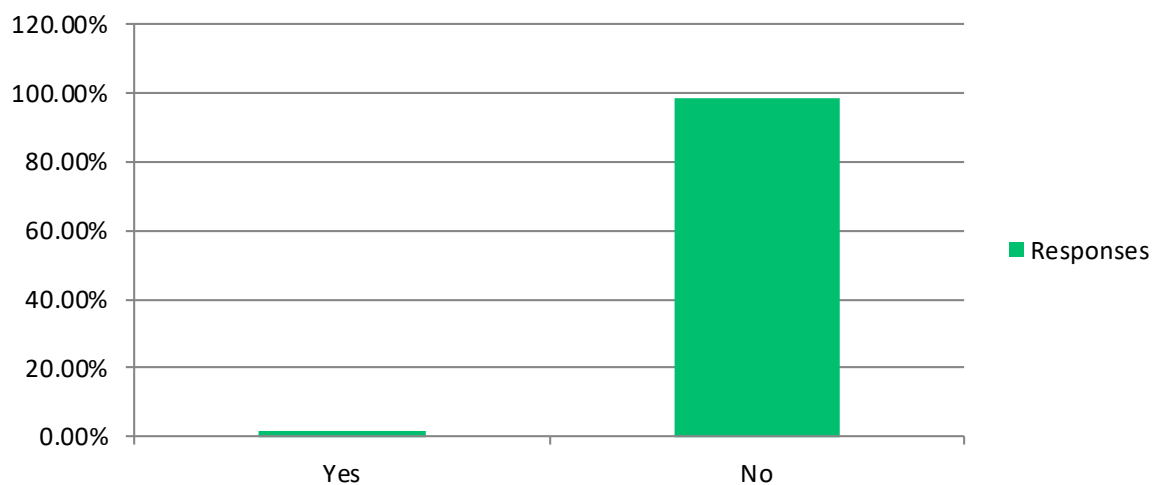
30. IF YOU OWN YOUR HOME, WOULD YOU BE INTERESTED IN ADDING AN ACCESSORY DWELLING UNIT (ADU), GRANNY FLAT/ MOTHER-IN-LAW SUITE TO YOUR PROPERTY?



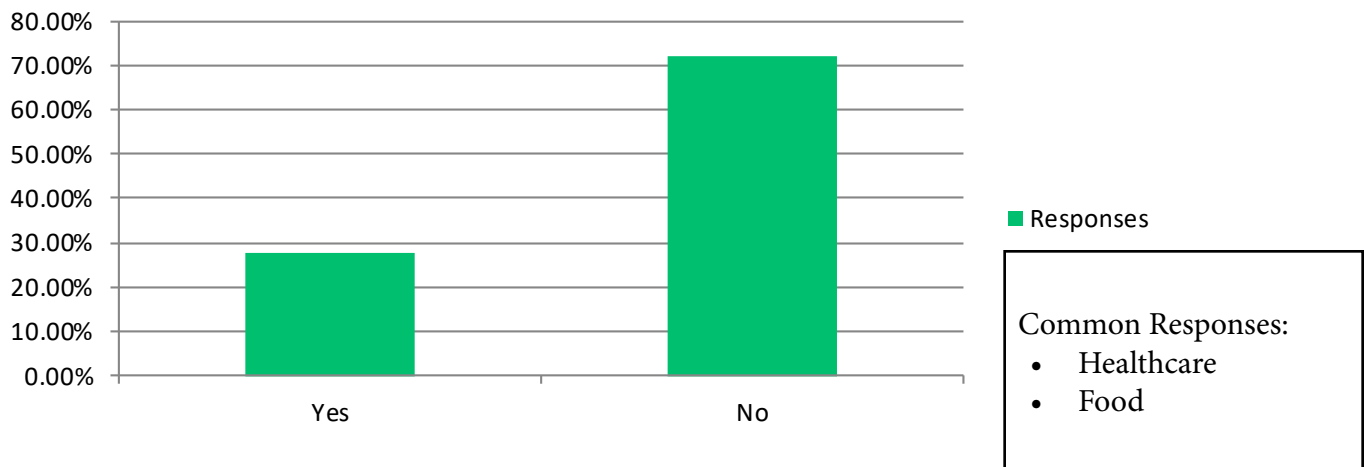
31. IF YOU OWN YOUR HOME, WOULD YOU BE INTERESTED IN PURCHASING AN INVESTMENT PROPERTY TO RENT OUT?



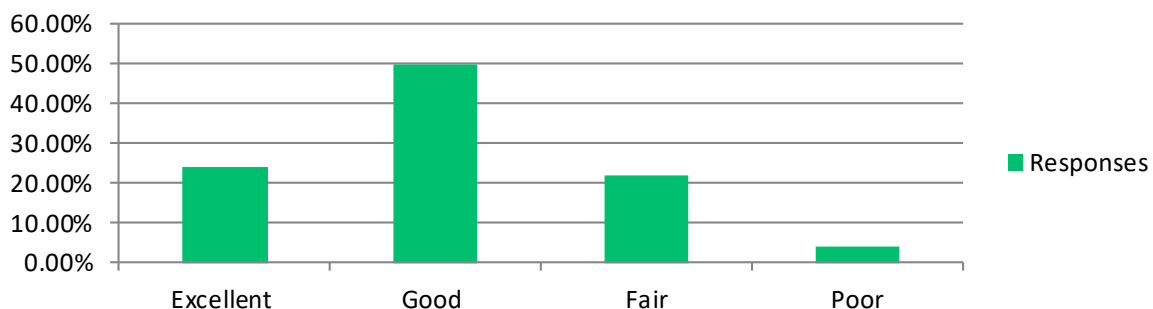
32. HOMEOWNERS: ARE YOU CURRENTLY RENTING YOUR PRIMARY RESIDENCE AS A SHORT TERM RENTAL (E.G. AIRBNB)?



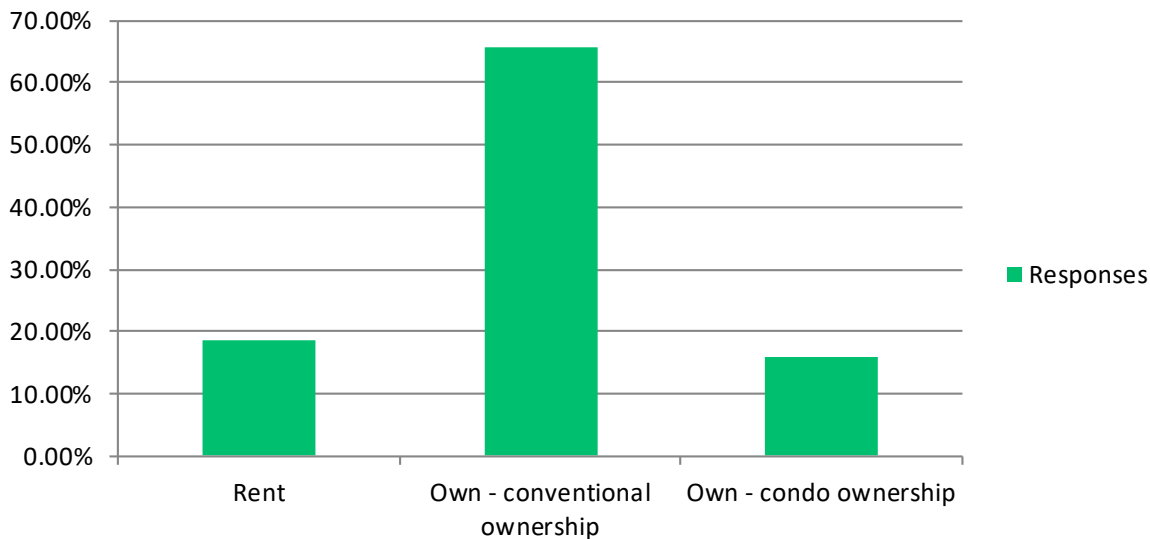
33. IN THE PAST FIVE YEARS, HAVE YOU HAD TO FOREGO OTHER NEEDS SUCH AS FOOD, HEALTHCARE, OR CHILDCARE TO ENSURE YOU COULD CONTINUE TO PAY FOR YOUR HOUSING?



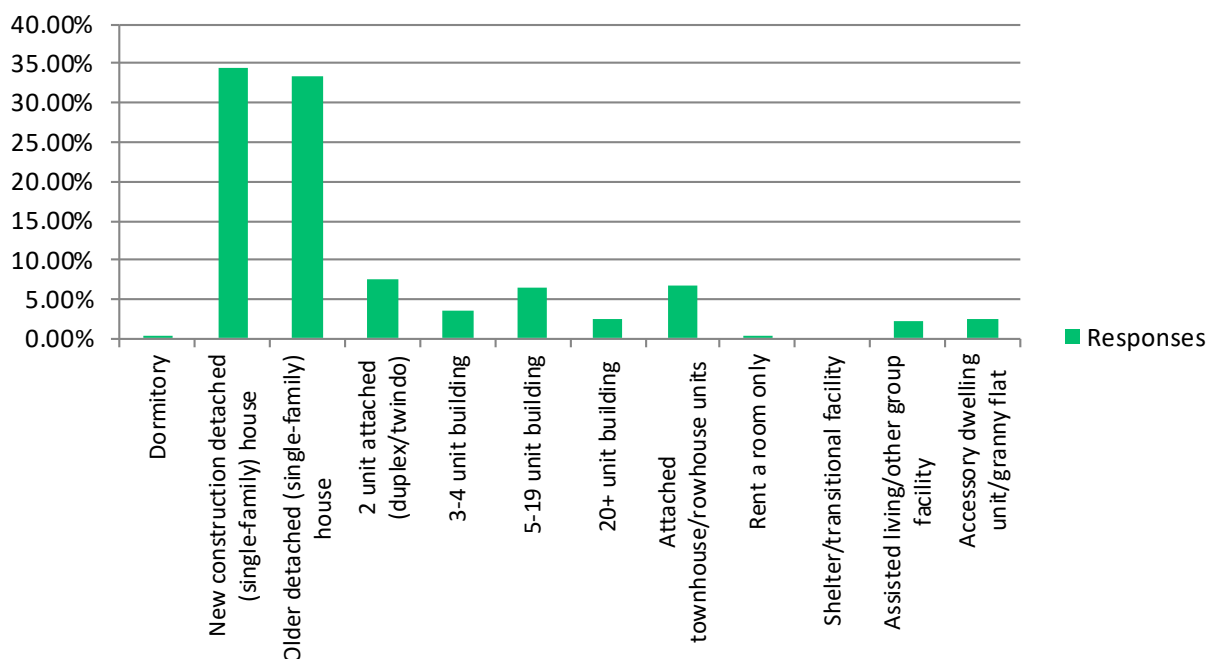
34. WHAT IS THE CONDITION OF YOUR HOME OR APARTMENT? CONSIDER BOTH THE BUILDING SYSTEMS AND THE INTERIOR AND EXTERIOR FINISHES?



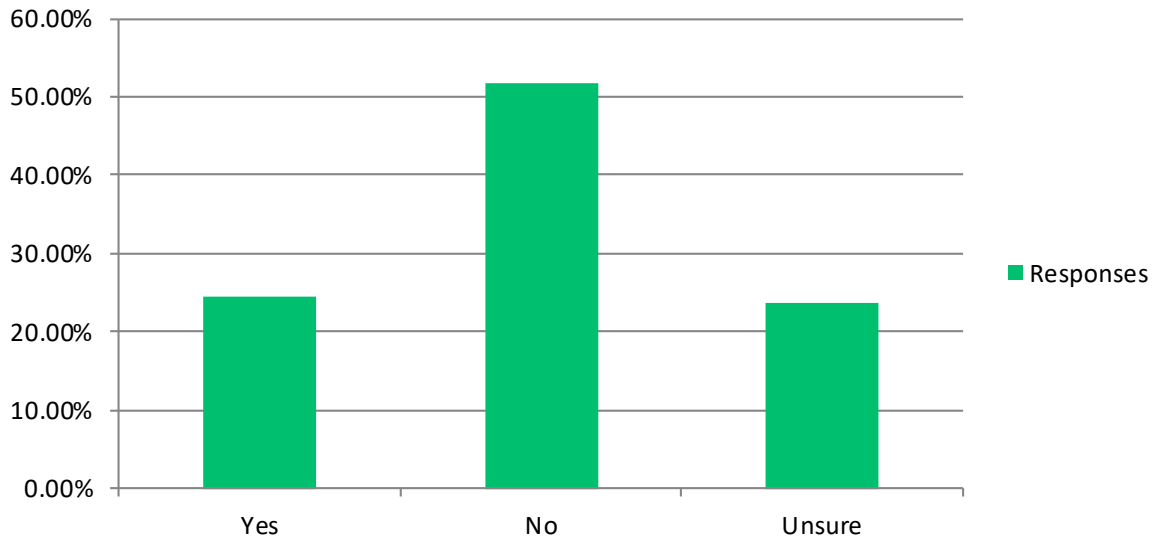
35. IF YOU WERE TO MOVE IN THE FUTURE, WOULD YOU RATHER RENT OR OWN YOUR HOUSING?



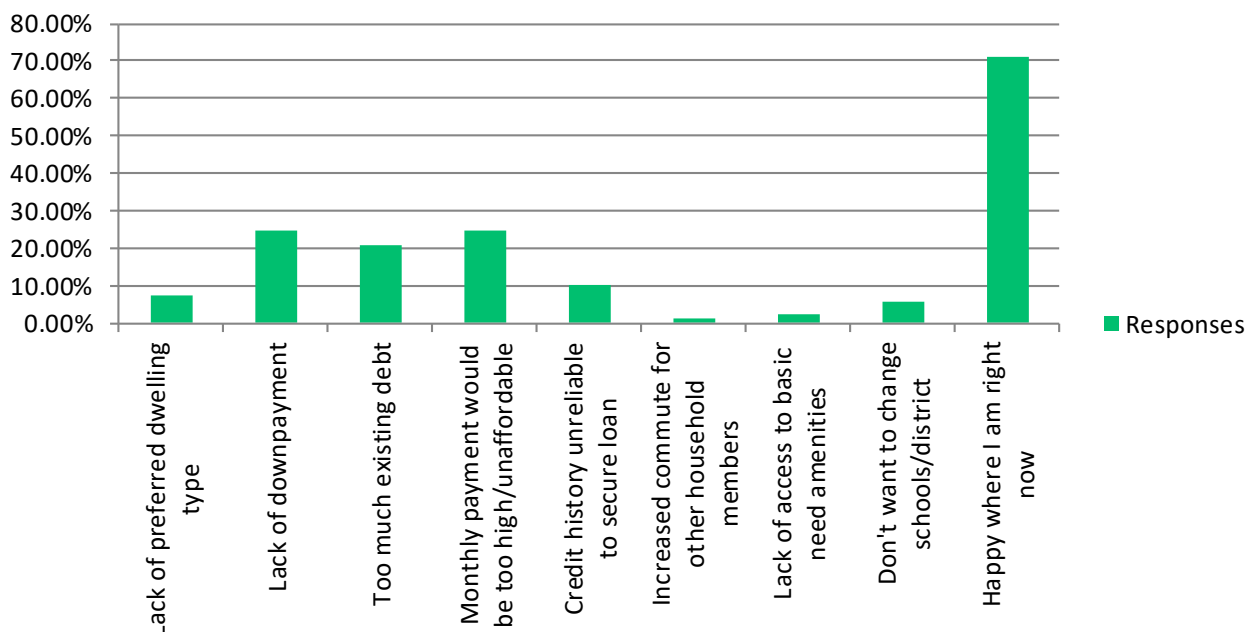
36. IF YOU WERE TO MOVE IN THE FUTURE, WHAT TYPE OF STRUCTURE WOULD APPEAL MOST TO YOU?



37. ARE YOU CURRENTLY PLANNING TO PURCHASE A HOME SOMEWHERE IN THE NEXT 2-3 YEARS?



38. IF NO, WHAT ARE THE MAIN BARRIERS TO PURCHASING A HOME? SELECT ALL THAT APPLY.

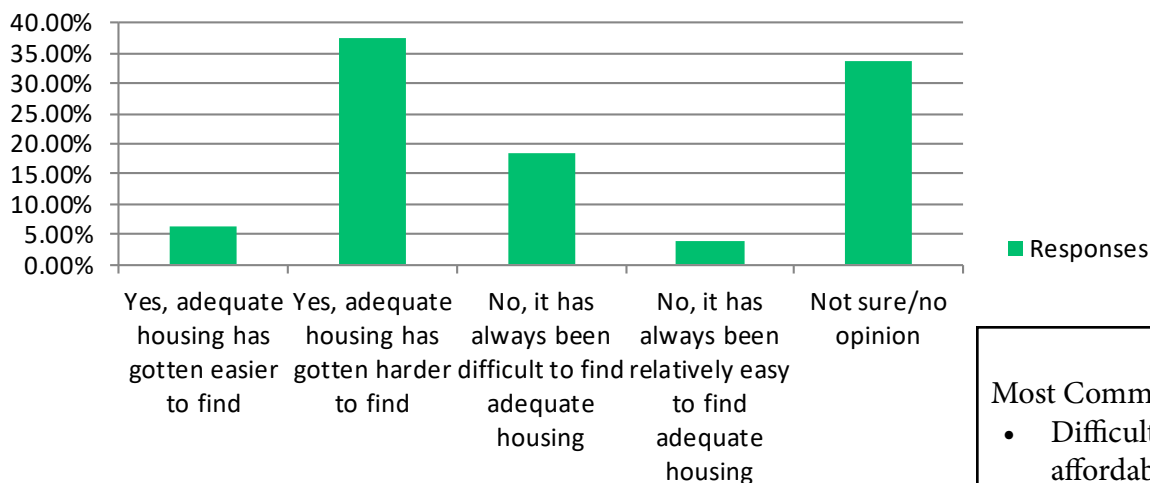


39. WHAT IS THE ANTICIPATED AMOUNT OF FUNDS YOU WOULD HAVE AVAILABLE TOWARD A DOWN PAYMENT FOR HOME PURCHASE?

Most Common Responses:

- \$10,000 (36 respondents)
- \$5,000 (35 respondents)
- \$20,000 (21 respondents)
- \$50,000 (19 respondents)
- None (10 respondents)

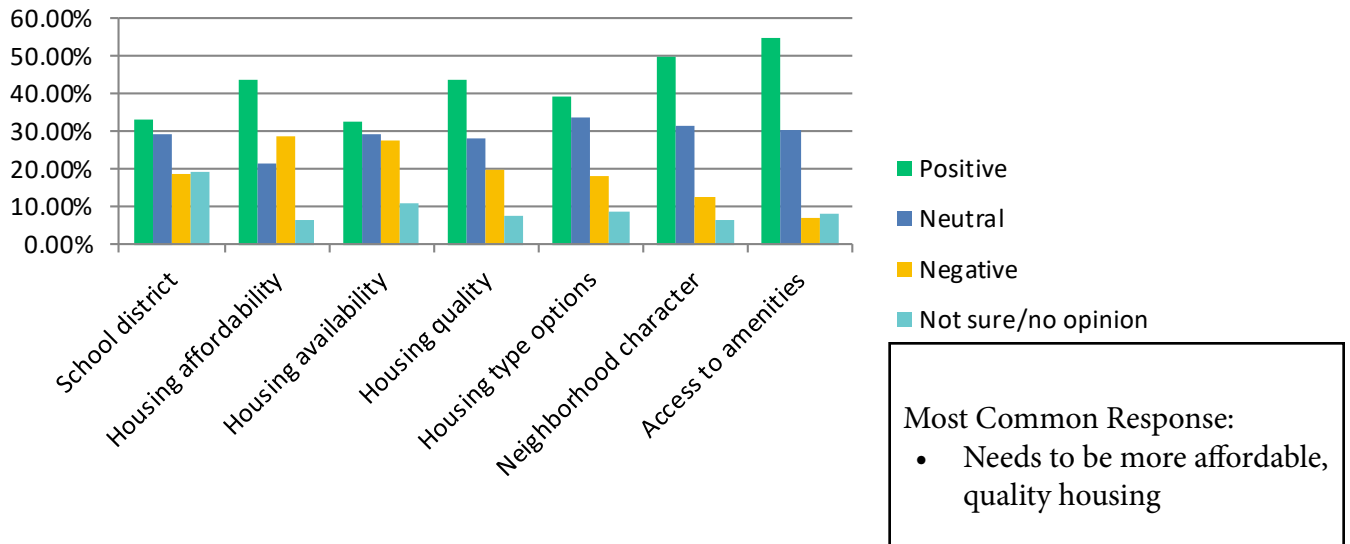
40. HAVE YOU PERCEIVED CHANGES IN HOUSING OPTIONS AND AVAILABILITY IN GREEN BAY OVER THE PAST 5 YEARS?*



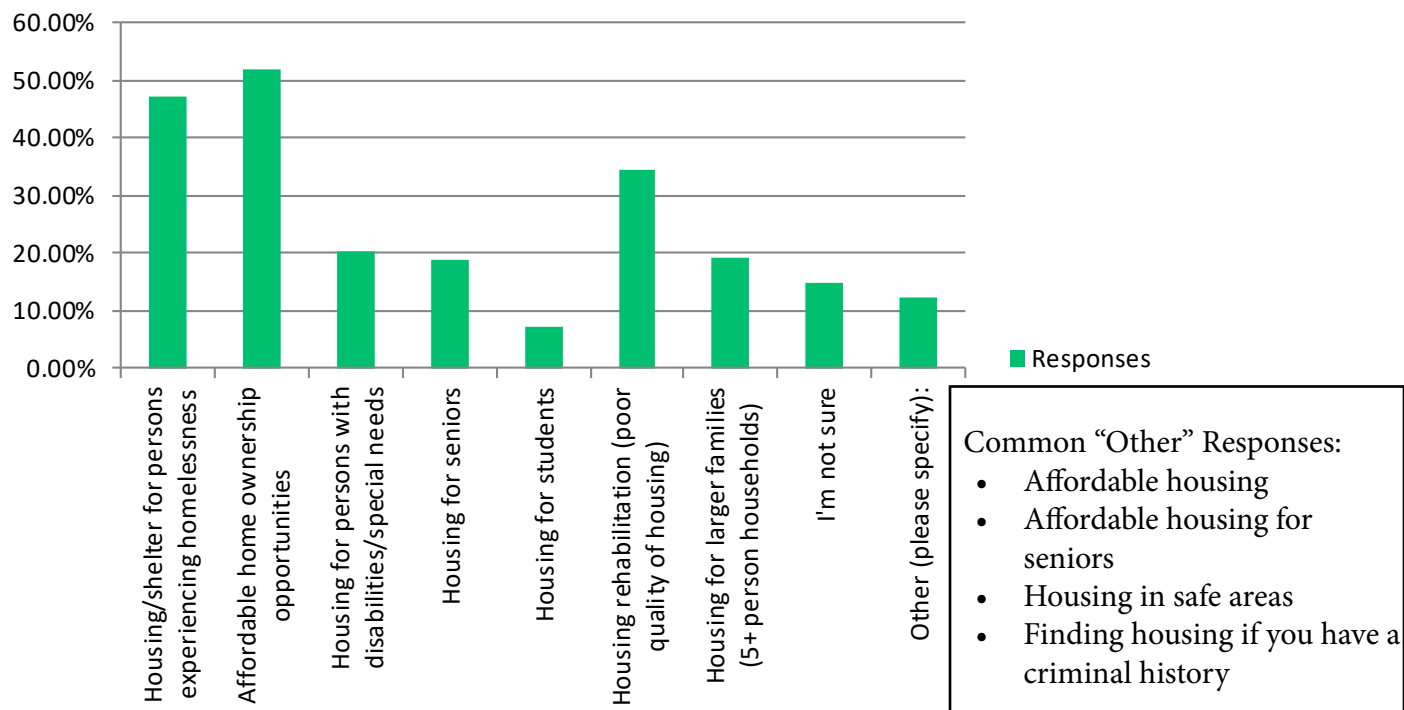
Most Common Response:

- Difficult to find quality, affordable housing.

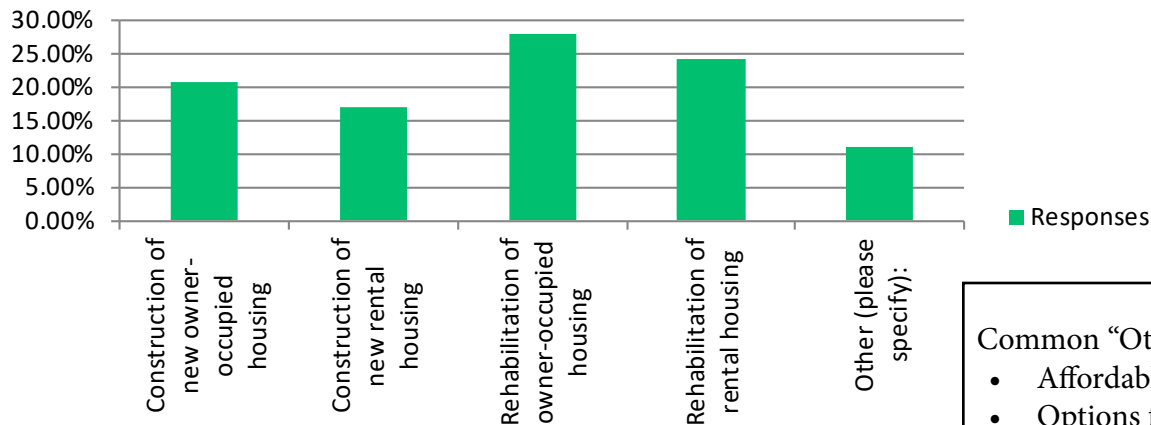
41. IN YOUR OPINION, WHAT EFFECT DO EACH OF THE FOLLOWING ISSUES HAVE ON DECISIONS TO CHOOSE HOUSING IN GREEN BAY?*



42. IN YOUR OPINION, WHAT ARE THE GREATEST UNMET HOUSING NEEDS IN GREEN BAY RIGHT NOW? (SELECT UP TO 3)



43. IF THE CITY WERE TO USE/CREATE PROGRAMS THAT TARGET A SPECIFIC HOUSING TYPE, IS THERE A SPECIFIC TYPE OF INVESTMENT YOU FEEL WOULD HAVE THE GREATEST BENEFIT?



Common “Other” Responses:

- Affordable housing
- Options for homeless or people at risk of homelessness
- Affordable housing for seniors

OPEN-ENDED RESPONSES

1. In what community is your primary residence?

- New Franken by address, services provided by Green Bay
- Wrightstown
- Kewaunee County
- Parents
- Hobart
- Pittsfield
- Hobart
- Town of Morrison
- Hobart
- Hobart
- Sobieski
- Appleton
- Oshkosh, WI
- Village of Hobart
- Luxemburg
- Brown and Outagamie County
- Pulaksi
- Currently Manitowoc but hope to move back to the Green Bay within the next couple of years.
- Oconto
- Oneida/Hobart
- Wauwatosa
- Madison, WI
- Village of Hobart
- What do you want me to say
- Village of Hobart

(for now)

- Hobart
- Village of Hobart
- Village of Hobart
- Kaukauna but work in Green Bay
- Hobart
- Hobart
- Town of Eaton
- Village of Hobart
- Bay settlement

2. If you do not live in the City of Green Bay, please indicate what factored into that decision (select all that apply).

- City is dysfunctional.

- Rent is too high
- Crime
- Live closer to a previous job in another county.
- Moved in with my partner
- Anything affordable is shitty and looks ready to be condemned
- Living with family
- Location of St. Norbert Abbey
- I just happened to find a place in De Pere before I found one in Green Bay
- Space and distance

from busy city	wanted to be in that area	the parochial school our kids attended.	there but found home in Allouez
• Live in city	• lived in this home for 29 years	• I live in an apartment, and this is what turned up when I was looking.	but that was over 20 years ago.
• Serendipity	• quiet place to live	• Based out of MKE area	• Lack of innovation and close minded government
• First housing available that accepted my section 8 voucher	• out grew the home wanted a larger yard on a less busy street	• No affordable housing	• Nice neighborhoods were too expensive and cheap neighborhood were scary. No solid middle ground in the center.
• Was available when I was looking.	• No reason	• The house we liked ended up being in De Pere	• river access
• Location.	• Not a lot of acres, or space with standard city size lots	• Better Schools and Higher Paying Job	• Was in GB moved to better neighborhood
• Where I found condo that fit me	• Lack of confidence/ leadership with City Council, Alderman and Mayor(s)	• Wanted a large lot for a new house	• Taxes to high
• This is just where the house we wanted was located	• wanted to be in the country	• composition of the city council and its lack of genuine leadership	• Just liked this house
• More space & quieter neighborhood	• We downsized a couple years ago and the house just happened to be in Bellevue.	• Rural living	• Number of dogs/ cats too restricted
• Moved to take care of family next door.	• our program is for reservation boundaries	• The price of the house and lower taxes.	• Zero lot line duplex..I own my half
• Used to live in GB, but to many people renting properties to just to have them rented, so a lot of trash moved into GB. Wanted a safer community.	• Neighborhood/ safety	• I have not found any land I am comfortable with in Green Bay	• I'm retired
• Need more options downtown for groceries.	• Have a dog	• I found a house I like in De Pere.	• Just the house I bought was in ash-waubenon
• Quality of rental housing	• Moved in with my daughter.	• De Pere Has always been my home. I love it here.	• My former Job. I'm recently disabled, so I retired early.
• Have always grew up in Howard	• Property on river	• I live in Howard/ Green Bay (54313) and that's because of housing that was available to meet our needs	• Bears fan
• We are now retired but built years ago to be close to our jobs at that time.	• lack of places that accept cats for houses and duplexes	• Larger parcel of land	• House was available
• Discrimination.	• Found the condo I wanted in De Pere, after living in Allouez for 42 years	• NA	• Mas tranquilo
• Crime rate too high	• Specific house I wished to live in	• Country living with more land	3. In what community is your primary place of work?
• Quieter area	• We bought a home in Allouez in 1965, and built a home there in 1972 and are still there. At the time, we liked the suburban character, not having to deal with river crossing, and easy access to	• I chose my house to live in the Southwest High School Boundaries	• Harrison
• We've lived in the Village of Suamico since 1994; liked the rural feel while still being 15 minutes from downtown. Husband grew up in a rural area.		• We were looking in east de Pere as we had always lived	• All of Brown County equally
• My husband lived in De Pere and he			• Sturgeon bay
			• Appleton
			• Varies
			• Kimberly
			• Retired - Formerly worked in Green Bay
			• Home
			• Retired
			• Retired
			• Retired

- Keshena, WI
- Appleton
- Retired
- Retired
- Appleton
- Retired
- Appleton
- Disabled
- All over Wi
- Do not work
- Retired
- Menominee MI
- Keshena and Green Bay
- retired
- Retired
- Louisville, KY
- retired
- Retired
- New London, WI
- Not employed in WI right now
- Retired
- Retired
- Retired
- Retired
- Don't work
- Shawano, WI
- Real estate- all over northeast wi
- Retired
- Appleton
- I work from home for myself
- Retired
- Retired
- Retired
- primarily Fox Cities
- Stay at home mom
- Kewaunee
- Outgamie
- Disabled/retired
- Retired
- Madison
- Retired
- Retired
- Retired
- Retired
- Retired but volunteer i n city of gb
- Retired
- Menasha
- Retired from employment in Green Bay
- Oneida
- oneida
- travel between Manitowoc, Ashwaubenon, DePere, & Suamico 2nd of- fice in Green Bay
- Retired
- As a caregiver I travel in the greater GB area
- Not working
- Retired
- Retired
- Oneida
- Retired
- Oneida
- Retired
- Retired
- Disabled, no longer work
- City of Kaukauna
- Retired
- Retired from Ballin Hospital.
- Pulaski
- Milwaukee
- Travel all of Wisconsin
- Disability person
- Madison, WI
- retired
- Neenah
- Oneida
- Neenah-Menaaha
- retired previously
- Kewanee
- Stay at home mother
- Retired
- I work from home. My employer is based out of Kentucky, though there is an office in Depere.
- Manitowoc County
- WAH for a company in De Pere
- Two Rivers
- I am a disabled veteran, I do not work.
- Oneida, Wisconsin
- N/A
- I am a realtor so I cover all of North- east Wisconsin
- Retired
- Remote (Travel and Online)
- Brown County - I am a real estate agent
- Retired
- Retired - not working out of the house.
- Unemployed
- Retired
- Retired
- Retired
- Disabled
- I travel. Appleton, Green Bay are where I make the most though
- Retired
- Retired
- I had worked for HS school district my husband had an office in Allouez but now works froma- home office
- I'm going to school in MN.
- Oneida
- Retired
- Retired
- City of Appleton
- retired
- retired
- Retired now
- I travel for work
- Currently not working
- Denmark
- retired
- Retired
- Appleton, WI
- Retired
- retired
- retired
- retired
- Retired
- Retire
- City if Shawano
- I don't work - re- tired
- Oneida
- Travel through state
- Disabled
- Mishicot, but was working in GB when we moved here
- Marinette
- Retired, previously City of GB
- Seymour
- Self employed and travel to several communities regularly
- On Disability
- I work throughout the state in real estate
- Retired
- Manitowoc
- Retired
- retired
- Retired
- Outside sales rep
- Manitowoc
- N/A
- unemployed
- Appleton
- Retired
- Hobart
- Oneida
- retired
- Stay at home mom
- Seymour
- Hobart

13. In the past 5 years, have housing-related issues impacted your ability to attract quality employees?

- I am self employed

• rent for moderate income workers is difficult to find • 50% of my employees live 30 - 75 miles away because housing is less expensive elsewhere. • These questions don't apply to me. I am a real estate salesperson paid on commission • While I am self-employed at the moment, the housing market has a large disparity as it relates to multi-family living. New properties are constructed that support young professional salaries of larger metropolitan areas without the jobs in the area to support it. • 50% of my employees live 30 - 75 miles away and must commute to work. Often it is due to the price of quality housing in GB. • Need more technical people or skilled	• None - work from home • Car • I am retired • Not employed • N/A • N/A • N/a • Work from home • Retired • Retired • Not employed • Work from home • Work at home • I stay at home • retired • Z • N/A retired • Employer's Provided vehicle • Work from home • retired • Homemaker • Transport people in my job • Retired • Dont work • I don't work • Retired • Retired • Retired • Retired, but would drive • Retired • I live where I work part-time. • Also work from home • Work from home • Retired • Retired • Drive myself • I work remotely • Work from home • work from home • Work at home • Retired • Retired • Drive car • Disability • Retired	• Get a ride from family • Retired • Work at home • None • Do not work now • Telecommute from home • Do not work, but would drive alone if did. • Ride with my husband • Ride with husband • Drive with wife • I am a homemaker, my house is where I work. • Retired • Disabled, no longer work and do not own a vehicle • Retired • WAH • I mostly work at home but use above modes when needed • I do not work • n/a--retired • Car • My vehicle to bring kids to school • N/A retired • work from home • Work from home. When I used to work in the office, I drove alone. • WAH • Do not work • retired • As I have said, I'm retired. I used to work for Prevea. • Work from home • I work from home, but use my bike or walk to get around town • Retired • With from home	• N/A • work from home • Retired • Work at home • Retired • Don't work • Retired • NA • retired • Typically fly • Work at Home • Retired • Work at home • None, work from home • none • I work from home • Unable to drive/ disabled • Take a cab (only if I have not other alternative) and rides from friends and family. • retired • Oc • Pussy • I travel to my clients homes in Wi.... Green bay, fox valley, milwaukee, wausau wherever needed • N/A • Work from home or drive bi-weekly for meetings • I drive hubby takes employer bus • Retired, previously a car • retired no work • I am on disability • I work at home. I walk into my home office • Not applicable • none • N/A • Work from home • Retired
16. What mode of transportation do you use to get to work? • Work at home • And sometimes walk • Work from home • Work from home • Wah • Coronavirus, lost job • Prior to retirement, I drove alone to work and occasionally took the bus	• Work from home • Retired • Retired • Drive myself • I work remotely • Work from home • work from home • Work at home • Retired • Retired • Drive car • Disability • Retired	• Retired • Disabled, no longer work and do not own a vehicle • Retired • WAH • I mostly work at home but use above modes when needed • I do not work • n/a--retired • Car • My vehicle to bring kids to school • N/A retired • work from home • Work from home. When I used to work in the office, I drove alone. • WAH • Do not work • retired • As I have said, I'm retired. I used to work for Prevea. • Work from home • I work from home, but use my bike or walk to get around town • Retired • With from home	• N/A • work from home • Retired • Work at home • Retired • Don't work • Retired • NA • retired • Typically fly • Work at Home • Retired • Work at home • None, work from home • none • I work from home • Unable to drive/ disabled • Take a cab (only if I have not other alternative) and rides from friends and family. • retired • Oc • Pussy • I travel to my clients homes in Wi.... Green bay, fox valley, milwaukee, wausau wherever needed • N/A • Work from home or drive bi-weekly for meetings • I drive hubby takes employer bus • Retired, previously a car • retired no work • I am on disability • I work at home. I walk into my home office • Not applicable • none • N/A • Work from home • Retired

- Drive myself
 - retired
 - Stay at home mom
 - Retired
 - Snowmobile
 - Coche
- 21. What were the important factors in deciding to live at your current residence? (select all that apply)**
- Zoning
 - No lease, sold my home and looking for a new home to buy
 - Just a few not enough places accept housing
 - Moved from out of state and couldn't find anything else
 - Pet friendly
 - Dog-friendly
 - My family is nearby
 - Close to activities downtown
 - Friends
 - House was passed down
 - I am homeless live in a shelter
 - House was previously owned by family
 - All applicable
 - assisting family with rental expenses
 - Backyard is on a park - very important - looked for conservancy or park
 - Home of my religious community
 - They didn't run a credit check
 - Accepts big dogs 100lbs
 - Accepted dogs
 - Had no other opinion had to take what
- I could
 - Took housing
 - Its near a park I have a dog
 - Pet friendly
 - Availability/cost
 - Pet friendly
 - Good friends.
 - Took over family member's lease
 - Grew up here
 - Can't find anywhere else to take housing assistance
 - All of the above
 - Cat friendly; no smoking allowed in building
 - Pet friendly
 - Inherited
 - The home is owned by a family member
 - B
 - Accepts cats
 - VA financed
 - It's the Motherhouse of my Religious Congregation.
 - Pet friendly
 - We needed to move quickly for my job and it was the best duplex we found
 - Number of bedrooms since we have a large family
 - Home was owned by my grandparents
 - Handicap accessible
 - Low income senior apartment
 - Was homeless
 - Homless with children
 - Moved in with my partner who owns the home
 - Moved in with partner
 - accessibility
 - Attached 2 car
- garage
 - Pet policy
 - Close to relative
 - provided internet and cable when moved in
 - Parent's home
 - Handicapped accessible
 - It is attached to my husbands place of employment
 - Allowed Pets
 - Investment opportunity and area rental income levels
 - Close to family
 - Village Board, Village Growth and Village Community
 - Walkable neighborhood for significant other who does not drive
 - In unit laundry
 - Accepted housing
 - Having a cat be allowed
 - Services-snow removal, lawn mowing
 - Inherited from parents
 - Met housing requirements based on cost
 - Allowed my one pet; a friendly cat
 - Character of my home
 - Needed to find a new place to live quickly due to a family member needing to go into a nursing home.
 - take cats with reasonable fees
 - The only place that let me move in
 - Availability
- husband's boyhood home
 - Accepts Housing Assistance
 - Takes rental assistance/Section 8 housing
 - Housing/ ICS
 - Easy to get to City Trail and Fox River Trail
 - Availability
 - Live on a lake
 - garage size, trees, yard, condition of home, I like the way my home feels
 - Sidewalks
 - Housing allowed
 - Staying with parents bc I can't afford to live alone with my 2 kids
 - Pet friendly
 - Been there 30+ years & moving sucks.
 - Excepted my dogs
 - Close to family that helps me after surgeries
 - Oneida land
 - Yard size
 - I live alone
 - If it can generate income (duplex)
 - Pet friendliness
 - Building character
 - Custom Built
 - Availability
 - number of bedrooms
 - No transient housing and no sex offenders
 - Work requirement
 - Allows dogs
 - Character of home
 - More land
 - Bought from a friend

• Family home • Amenities (washed&dryer, garage, etc.) • I liked the apartment's old world charm. • Central air • Scenery • Attached garage • Green Bay Packers • View of the bay • It's paid for • Cost was a factor, but mostly what we could get for our money and how reliable the investment felt... would we get it back someday and were others investing and maintaining their property. • Sold mobile home • Family home • water access • Although shopping/grocery is important, being close to downtown/the Broadway district (along with my child's schooling) is a huge factor: living close to downtown means we can actually have a life when the buses aren't running. Being close to grocery and shopping isn't so great if we are too far away from recreation and living. • Lots of land • Family • Pet friendly • Trying to report illegal activity so neighborhood im-	proves so I can sell and MOVE OUT of GREEN BAY • Inherited property, but my selection is based off of deciding factors that I would highly consider, and Safety • Yard! • Availability • Lambeau and attached garage for pets • Owned and lived in home since 1973 • Moved in with partner • Purchased as an owner occupied investment property • Central air, a space for a garden, and the feeling • Rent amount • Pet policy • Small enough to maintain despite disability • Pet Friendly! • Husband already owned • Couldn't afford my own place and school districe • That one new brewery by that place • Yard for my dog • Porque tengo 4 hijos y tenía que separarlos • Las escuelas estan con distancia para caminar. 28. In the past 5 years, have you invested more than \$2,500 in improvements to an existing home, not including storm or flood damage repair?	If so, approximately how much have you invested? • Windows roof heating and cooling • New roof /windows • Roof, fence, windows, water heater, furnace, interior improvements • New windows, deck, plumbing improvements, landscaping, new basement insulation, interior painting, kitchen repair, General maintance. • Fixtures, appliances, doors, furnace • Landscaping & regrading, redone cabinets in bathroom and kitchen • Finished basement, fenced yard, replaced flooring • Fence, flooring • Hardwood floors installed, finished basement • Roof, hot water heater, Plumbing • New windows and siding plus wood fence • Furnace • air filtration system on furnace because of the coal piles, and water heater • Fence, new boiler, washer and drier, paint • Finished basement • Updates to floors, bathroom, kitchen and ac. • Bathroom , roof, new window, paint • New windows, new	furnace, new flooring • Doors, windows, furnace, A/C, • Renovated north entrance • Hvac. Insulation. Lighting. Bathroom remodel • we have done various remodelings and then we have done Roofing as well as siding and new windows • New roof in 2019 • Roof, bath, flooring • Cosmetic, landscaping • New flooring, paint, leaking basement fixed. • Basement windows, deck, bathtub replacement • Deck, windows, roof, furnace, interior remodeling • Driveway, roof,painting • New water heater, paint, bathroom floor, outside landscaping. • New windows • Fence, landscaping, interior upgrades. • Remodeling • New furnace and AC • New windows • Remodeled kitchen and bathroom, hung new drywall in master bedroom and living room then painted those rooms, new carpeting in both bedrooms and living room, vinyl flooring
--	--	---	--

in kitchen bathroom by and hallway, new baseboard trim and doors in living room both bedrooms kitchen and bathroom, upgraded electrical system to a fuse box and put in new wiring, and black topped out driveway. • Replaced windows • “Landscape curbing • Wet bar” • New roof • Flooring and kitchen • “Bathroom remodel • Kitchen remodel “ • Windows, bathroom, carpeting • Complete remodel, flooring, kitchen, light fixtures • New Windows, trim work, landscaping • Painted exterior, water control in basement • Windows, roof, garage door • New roof \$13K, paint 3K • New driveway • Sun room attached garagw • Replaced water pipes • Basement remodel • Reconstruction of the back half of our house due to water damage and age • Furnace/ac, roof, fence, landscape, paint • New flooring, significant painting, deck restoration. • Roof, hardwood	floor, new toilets furnace air conditioner insulation • Remodeled bathrooms • Windows, doors, back yard. • “Kitchen, Bath, widows, furnace, air Plumbing” • Repaint kitchen, main living area, bathroom, and 2 bedrooms; new furnace and central AC; new doorbells and outdoor security camera system; complete bathroom remodel down to the studs: new flooring, fan, light fixtures above the sink and vanity, paint, drywall, plaster, electrical, plumbing, toilet, sink, faucets, shower, tub, mirrors, fans and linen cabinets; refinish all hardwood floors; kitchen remodel: new counters, toe kicks, sink, faucet, stove, and wainscotting (in the eating area), new light fixtures with individual fans in the main living area for each of the two rooms; new washer and dryer hoses for the existing machines in the basement; moisture barriers for the crawl space; complete replacement, leveling and regrading of the outdoor patio w/ new patio	paver bricks; sealing outdoor leaks with expansion foam to keep out water and other critters; installation of new hardwood door jams and reducers to cover gaps in the floor between rooms • Remodel, painting, Variety of home projects • Remodeled bathroom and landscaping • Remodeled bathroom. • Fence, landscaping, flooring • Windows, deck, fence • New furnace, new roof, pressure tank • New door and screen doors, lighting and painting. New walk in shower. New double concrete driveway and walk up area. • Roof and gutter repair, upgraded electrical panel, installed overhead lighting throughout, installed fence around the back yard, painting, replaced old door-knobs, installed new garage door • New windows, flooring and painting inside rooms. • “Built an addition • “ • windows - ac - furnace • New heating system • Landscaping	• New roofing 20,000 • Leaf guard gutters • Roof repair, plumbing repair, house painting • Fixed basement walls and updated basement, added fence • New windows, doors, gutters, downspouts n gutter tops. Trimmed my huge tree in the backyard too. Patio doors. Upgrade to my kitchen w new granite countertops and new cabinet doors. • windows, painted and resealed the basement, new gutters, • Landscape • New roof, new hot water heater • Paint house, windows, install patio, weatherized basement, upgraded bath, replaced main line to home • window pane (glass only) replacement, landscaping, carpet replacement • Curb appeal • Updated bathroom and deck • New kitchen cabinets, interior and exterior doors. New lighting, new flooring. Insulated house. • New furnace • Flooring, landscaping, bathroom updates • Flooring, paint, fence, landscaping
---	--	---	--

- Updated Electrical; carpeting
- New siding, painting, flooring
- Landscaping
- Windows replaced, poured patio and landscape curbing, vinyl flooring, exterior eaves and gutters, gas fireplace insert update, landscaping, storage shed.
- We remodeled the apartment that my husband and I live and replaced furnaces in other units.
- flooring, bathroom upgrades
- outdoor landscaping
- "New driveway
- New furnace
- Various yard work
- New sink
- New plumbing work"
- remodeled kitchen (\$15,000) new roof (\$9,000), build a shed (\$6,000)
- New Windows, flooring, privacy fence, finished basement
- Duplex renovations. Replaced both AC units, and furnace one one side, replaced roof, completed basement and egress window for one side. Complete renovation on other side including ripping out all flooring and replacing with hardwood, and new tile in bathrooms, repainted all walls
- and ceiling, tore out and replaced all trim and doors, replaced all light fixtures and updated outlets, refinished kitchen cabinets.
- Installed a chair on the stairway for accessibility.
- "New floors
- Chimney work"
- Remodel bathrooms, family room, new deck, front door, landscaping
- New garage
- New roof
- Finished the basement and updated the landscaping.
- Hardwood floors, new roof
- landscaping, third driveway stall
- mudjacking driveway, regrating the lawn, fixing the basement structure
- Added a garage stall, gutted and updated two bathrooms
- New roof, new furnace, new water heater.
- I've insulated, replaced the furnace and water heater. Repaired the chimney which was deteriorating.
- Gut rehab of a house built in 1903.
- New roof
- Kitchen replacement, updates throughout
- Concrete patio and driveway, landscaping, new furnace and new roof.
- Psyned exterior and Had backyard dug out so doesn't flood again
- Windows and doors
- Gutter guards
- Replaced doors and windows on main floor to improve energy efficiency, remodeled front porch, and upgrade appliances.
- Replaced windows in our upstairs
- New Roof
- Wood burner, fence
- Flooring, paint, light fixtures, faucet, vanity
- Carpet, fencing, paint
- Front and back porches, concrete repair
- Kitchen renovations, bathroom toilet and fixtures
- vinyl fence in back yard
- addition to kitchen and complete remodel of kitchen. opened up staircase, new flooring, all new paint
- roof replacement
- Renovation of a rental property we own and renovation of a personal property. Includes flooring -vinyl plank, decking, paint, fireplace, appliances, lighting, insulation, drywall, carpeting, kitchen counters and cabinets, and bathrooms.
- Ceiling plaster work
- interior, Ripping out old carpeting and linoleum, refinishing wood floors, new stove, new refrigerator, painting interior walls
- Replaced roof and furnace.
- New flooring, installed dishwasher
- New furnace and water heater, window wells & covers, created a garden plot and 2 raised beds, new sump pump and sump pump back up battery/charger, new handles on kitchen cupboards, new hardware for kitchen and bathroom sinks, landscape mulching, humidifier for basement
- Bathroom remodel. Landscaping and Furnace and other repairs
- Bathroom remodel, kitchen remodel, paint, floors, furnace, ac
- Added dishwasher and updated countertops. New shower/tub and tiled bathroom. New Furnace and Added Air Conditioning.
- Floors / Bathrooms
- New roof and gutters
- Garage doors. Landscaping. Flooring.
- New furnace, water heater, some plumbing, new roof, new

- sides in shed, painting, regal zing of old windows
- Gutters, kitchen counter tops, fix roof, insulation redo bathroom
- Fence with gate
- Flooring (carpet, vinyl), landscaping, roof repairs, staining
- Bathroom update, attic insulation, paint
- pergola, added bedroom
- 2300\$ new chimney and 10k new roof
- Landscaping
- Landscaping, roof, furnace
- Doors, outlets, switches, light fixtures, smoke/co detectors
- full kitchen remodel, bathroom floor, plastering, painting, bathroom vanity, light fixtures, floor refinishing, exterior painting, extensive porch repair in progress
- Complete interior paint, new interior doors/trim, refaced kitchen cabinets/ granite counter, all flooring, all light fixtures, cultured stone on 13' high fireplace, bath vanities, water heater, furnace, radon system, finished rec room in lower level, plastered/painted garage interior, some new siding, new deck, all new landscaping.
- updated kitchen, bathrooms and laundry
- Windows & doors
- Garage roof, porch roof, remodel porch, sump pump, new AC and new stove
- Painting, appliances, window treatments, landscaping
- New roof
- New furnace and central AC, many cosmetic updates to the home.
- new windows, flooring, updated kitchen, 3rd stall garage addition, driveway, landscaping
- new roof 2 years ago
- bathroom remodel, fencing for backyard
- Windows, furnace, water heater, electrical.
- Appliances, basement leak repairs, roof, garage door, new deck, paint, window repair
- Windows, insulation, landscaping
- Landscaping, new deck, new flooring
- Roof, bathrooms, windows, floors (hard wood and carpet), kitchens
- Floorings, light fixtures, appliances
- new flooring throughout entire house.
- roof windows
- doors, furn, etc
- Updated kitchen counters, sink and DW; minor case-work and flooring changes, installed new blinds in several windows
- New roof, new furnace, installed central air
- Swimming pool renovation
- Opened up kitchen and living area, remodeled kitchen, living room and new flooring.
- Kitchen update
- Knocked out wall, opened up basement stairwell, all new flooring, remodeled bathroom, new appliances
- Front porch, cedar fence
- Landscaping
- Flooring, lighting, landscaping, windows, doors
- New furnace & ductwork; new hot water heater; new doors and 1 new window; new, insulated garage door; attic insulation added; new roof; new siding w/brickwork; new outdoor storage shed; new vinyl privacy fence. New walk-in shower & bathroom flooring, new vanity; new kitchen cupboards and flooring. New kitchen sink.
- new flooring, new appliances, finished basement
- new roof on house and garage, plumbing & new tile in shower, replaced segment of sewer pipe near st.
- Roof, Plumbing, Plastering, Floor Refinishing, lighting...
- Upgraded foyer and bathroom. Upgraded gutters
- New roof
- "Roof, gutters, furnace, air conditioning
- "
- Upgrade to bathroom. New flooring. New furnace & hot water heater.
- plaster & painting all the walls, removing carpeting, plumbing, refinish hardwood floors, updating electrical fixtures. landscaping etc.
- New roof and replaced window
- Remodeled my bathroom
- Installed dishwasher, new countertops, new vinyl fence, new garage doors.
- Vinyl privacy fence
- Insulation, painting, landscaping shrubs and a gazebo, professional electrical work.
- Bath remodel
- Tree removal, garage fixed
- windows sunporch roof
- New windows, soffits, new front doors and flooring, gutters and downspouts,

- Hardwood floors, cement pad for camper and patio. Fencing.
- Windows, siding, finished basement with egress window and 2nd bathroom
- Patched, sanded, washed, primed and painted entire interior Of the house. Replaced and Updated ALL outlets-and switches as well as ALL outlet/switch covers. Sanded Stained porch, added new solar power decorative light caps for the posts on porch. New Washer and dryer. New fridge. new light fixtures. Added bar counter to kitchen wall. In the process of finishing basement.
- New black aluminum fence with brick pillars with lights.
- Roof, furnace, hot water heater, sump pump, tree trimming, gas fireplace
- carpet, water heater, roofing
- Front Door, backyard fence, updating electrical, backyard garden, backyard patio furniture
- Roof
- "Custom built wooden fence
- Updated lighting
- Updated appliances"
- Plumbing, roof, plaster work, electrical
- cal
- Roof repairs, painting
- eve covers, new garage roof
- Floors, countertops, kitchen cabinets
- External excavation and internal support of bowing basement walls.
- New roof
- New patio, new roof, epoxy flooring in garage, garage heater. Renovated bathroom, new landscaping, reverse osmosis water system, lighting control system and entertainment system.
- Kitchen remodel
- Total remodel
- Backyard fence
- Driveway, windows fence kitchen cabinets carpet
- Carpeting, laminate flooring, kitchen sink, bathroom sink, toilet, & tub/shower
- New furnace and duct work was completely replaced
- Replacement windows, flooring and furnace
- Reinsulating roof/upstairs, replacing roof, replacing bathroom floor
- sunroom
- Insulation and new plaster, new roof, new perimeter drain and functioning sump pit w/poured basement floor, furnace & central air, hot water heater and
- new PEX plumbing and waste drains. Two kitchens and three bathrooms.
- Appliances, landscaping
- "remodel and new garage
- "
- Flooring, bathroom , fence....
- Appliances
- \$25,000 three season room, new central air and energy efficient furnace.
- New windows
- Roof, landscaping
- Redid main bathroom, refinished hardwood floors in living room
- Windows, basement leak repair, chimney tuck pointing
- Patio and updated back steps with composite materials. Fixtures, landscaping, fencing, concrete work.
- Bath, roof
- New Roof and Sheathing (Plywood) on 1 garage (2 separate garages combined)
- Roof
- New sidewalks & garage floor, new kitchen, new windows & doors, refinishing of hardwood floors.
- Flooring, siding, service doors, insulation
- Paint exterior
- New Furance, hot water heater, garage
- roof, vinyl siding home and garage, new windows
- New sump pump, bathroom fixes, ... limited because we get hit by taxes
- Windows, painting, built a porch, carpet and roof
- New A/C, remodeled bath
- Kitchen reno
- Finished basement - added full bathroom, bedroom with egress window, and living room.
- Solid hardwood flooring, landscaping
- New window, furnace, update electrical and new counter tops .
- Water heater
- Had house primary drain replaced, had gutter guards installed on all gutters
- Furnace misc updates
- New roof, finished basement
- Central AC
- Finish attic space
- New furnace and central air, new fence, new garage door and opener, new landscaping, updated bathroom, new front door and as screen door, continue trimming trees
- Concrete slab for parking and tree roots plugged my sewer pipe.
- Bathroom remodel,

basement remodel, added patio	landscaping	rooms	windows
• Flooring, walls, lights, plumbing	• Replace roof, repaint house, new fence, kitchen and bath updating	• Interior remodeling, driveway, garage	• Basement remodel
• New siding.	• Cabinets, flooring	• replace siding, deck, flooring throughout house	• Masonry for chimney and porch, 3 new entry doors
• Paint, landscaping	• Updates to baseboards, kitchen, flooring, bathroom, some windows	• Complete 2nd floor and add heating.	• Add cabinetry in lower level
• Windows	• Redo gutters, new windows on main floor, update some kitchen appliances	• Kitchen remodel	• New siding. bathroom update, new countertops
• Windows, interior doors and flooring base boards kitchen and bathroom remodel and all rooms repainted and deck re done	• Paint Exterior, build a fence	• Bathroom remodel	• New furnace
• Windows, furnace, landscaping	• New roof and windows.	• Concrete patio and Driveway	• Siding
• New garage	• Update bathrooms, upgrade landscape	• Remodeling the main level and updating the bathrooms	• Roof
• New furnace, A/C; 14 replacement windows	• Flooring, bathroom remodel	• Windows,	• Landscape
• Siding, painting, knob and tube removal	• Gutters, paint outside of house, flooring	• New roof	• Flooring, bathroom updates, deck/patio
• Redid my bathroom and flooring	• Attic refinishing	• New garage door, update kitchen, update bathroom	• Continuation of updates
• Family room & 2nd full bath	• New furnace	• New flooring in the kitchen, carpets for rooms, fix balcony by adding new flooring and a fence, get a new counter	• Remodel kitchen and bath, add bath, remodel basement, add patio
• New roof and furnace	• Basement, bathroom, kitchen flooring, insulate garage	• Hang new drywall in son's bedroom, hang new drywall in backhall and redo the floor with carpet or vinyl as well as the steps leading into the basement, seal the leaks in the basement walls, refinish the basement, put on a new inside door and new screen door leading out of the back of the house.f	• Kitchen
• Rebuilt chimney; remodel basement, upgraded fireplace	• New deck, siding	• Replace more windows	• New windows
• New roof	• New roof and fence	• Exterior painting and plumbing	• exterior paint
• Fenced in yard. New garage roof and garage door. Landscaping. Painted all interior walls.	• Kitchen and bath	• Roof	• Replace porch with concrete patio, replace driveway/sidewalk leading to home, replace front stairs
• Finished basement	• Roof	• Drive way and garage Foundation	• Replace deck, windows, repair sheds, replace whole house carpet
• Techo	• We may buy a new air conditioner	• Replace more windows	• Repainting the front and rear porches; replacing the front door; replacing and rebuilding a new front stairs
• Alfombras, reparaciones eléctricas etc	• Build a garage, build a pantry, paint, new flooring	• Exterior painting and plumbing	• Resealing and repainting outside door frames and windows; move and replace portions of the existing outdoor fence
29. In the next 5 years, do you intend to invest more than \$2,500 in home improvements?	• Fence in yard, fireplace repair	• Roof	• Finishing Basement
• Bathrooms and kitchen	• Roof, floors	• Fence	• Landscaping, siding, windows, flooring,
• Electrical	• Windows and exterior doors	• Roof, flooring, lighting, possibly	
• Driveway and parking lot upgrade,	• Siding. Shed landscape		
	• new countertops in kitchen and bath-		

- bathroom remodel
- Windows
- New roof, appliances, resurface driveway, landscaping
- Driveway, deck
- Windows
- Updated
- new HVAC units, siding repair, landscaping, finishing basement
- Remodeling kitchen
- stain repair
- Egress window to make partially finished basement safer (bedroom down there is less functional)
- New garage
- Plant trees
- New floor in garage and parking
- New garage
- New roof, landscape improvement
- New carpet and some bath upgrades. Toilet, tile sink n cabinets.
- New furnace, new siding, new sink kitchen, new windows. New roof
- finish windows,
- New roof. Siding.
- new handrail on deck
- Roof
- roof
- New roof, waterproof basement
- Windows
- New windows, siding
- Basement improvements.
- Update kitchen, interior paint
- Roof
- Deck, roofing
- New flooring, updates to 2 bathrooms, lawn upgrades
- Finishing basement
- flooring
- We need to redo bathroom because the pipes keep freezing all winter.
- driveway and roof and remodel family room
- Redo bathroom
- possibly windows or flooring
- carpet (\$5,000), basement remodel (\$5,000 est.)
- roof, furnace, gutters, air conditioning
- Finish basement
- Routine Updates: Bathroom Fixtures, Furnace, Water Heater
- concrete drive way, new siding
- New deck and landscaping. Kitchen counter tops
- 2nd bathroom
- Adding a deck to the back of the home
- General upkeep
- Install gas hookup and fireplace, repair roof, new siding, flooring
- Windows, deck and landscaping
- Floors, paint, possibly new furnace and/or water heater, roof repair/maintenance
- Replace deck with a patio, redo the landscaping, replace a fireplace with a pellet stove
- New deck, fence, upgrade bathrooms and kitchen
- Window improvement, landscaping
- new central air unit
- Paint the exterior and interior. Replace carpeting. Install a deep sink in the basement and perhaps convert the downstairs shower to a sink and vanity.
- Finish basement with additional bedroom and bathroom.
- New furnace and central air
- roof and windows
- Furnace, flooring, siding
- Windows
- Hot water heater, roof, new deck
- Finishing our basement and renovating our front porch and external siding.
- Redo floors, possibly windows
- Doors and landscaping
- Windows
- Roof, furnace, windows
- Don't know
- Don't know
- More new appliances, upgraded fence, and landscaping.
- Potentially fixing the walls in the basement, installing new sump pump, fixing drainage issues which cause leaking into the basement
- Driveway and / or sump pump drain to storm sewer
- Driveway
- Window, paint, replace bathroom, kitchen improvement
- Leak in roof
- New cabinets in the kitchen
- Patio, addition
- Bathroom updates, yard fencing
- New garage, siding & roofing on home
- Floors, exterior paint
- Basement and roof
- basement
- windows
- Deck/patio, landscaping
- Bathroom, deck, kitchen, flooring, closets, paint, lighting
- Repair to windows interior and exterior, wood repair on basement steps,
- Adding bathroom possibly
- Deck, driveway, some windows
- new central A/C unit, repair or replace driveway, additional landscaping and gardening expansion and improvements, possible gutter repair or improvements, plant a few fruit trees, some basement window improvements, possibly fix or redo garage floor

- roof, exterior paint
 - more remodeling and deck replacement
 - New Patio and front door, new flooring.
 - Further bathroom/ kitchen
 - Siding, doors, windows
 - Replace cast iron plumbing, add basement half bath
 - Flooring, appliances, any repairs
 - Roofing. Possible kitchen remodel.
 - Update kitchen and bathroom and some plumbing
 - Garage roof and rotten window frames on house
 - flooring, appliances
 - Windows
 - Possible new shed
 - Replace pavement in driveway and walkway, tree trimming of dead branches, gutters, sunshades on patio
 - doors, cabinets, baseboards, windows, paint, blinds
 - floor refinishing, interior painting, exterior painting
 - Roof, central air conditioner
 - New roof, new landscaping
 - new kitchen, bathrooms, laundry, basement
 - New floors, potentially a bathroom remodel, painting
 - New refrigerator and kitchen cabinets, house roof,
- siding and exterior doors
 - New driveway
 - new roof
 - I want to have laundry hook ups on the first floor
 - new facade, new porch, laying new floor/carpeting throughout the house
 - New roof
 - Central air, garage repairs
 - Bathroom and kitchen remodel
 - Family Room / Kitchen addition
 - flooring, bathroom renovation, carpeting
 - More new flooring, new driveway
 - replace remaining original windows
 - Fence/Landscaping, Updated Electric, Air Conditioning, replace back exterior stairs
 - Kitchen update
 - new roof
 - bathroom remodels
 - upstairs flooring; possibly bathroom updates
 - Kitchen
 - Flooring
 - would like new siding, paved driveway (current is gravel)
 - Bathroom remodeling
 - New furnace and water heater, gutters and roof
 - Bath update, windows
 - New gutters, landscaping
- Roof, attic conversion
 - Roof, flooring, lighting
 - Deck
 - Interior painting, storage, basement upgrades and landscaping.
 - new patio, new roof
 - redo floors
 - Exterior trim
 - Electrical upgrades, new garage
 - Roof
 - Paint windows front door
 - Remodel kitchen and bath
 - Driveway and kitchen repair
 - Electrical updates, new porch, finish plastering & painting rest of house, update all electrical fixtures, finish the flooring
 - May need new furnace & air
 - Adding a deck; finishing the basement
 - Remodel my kitchen
 - Roof
 - New flooring, kitchen counter, garage doors
 - Replace Garage
 - Exterior
 - Windows
 - Needs work
 - paint doors - possible roof and gutters
 - Kitchen improvements, paint, possible new furnace and air conditioner
 - Kitchen reno
 - windows, doors.
 - Leveling garage
- floor and siding garage
 - Yard/landscape improvements, New vinyl privacy backyard fence. Waterproof and finish basement. New carpet. New backsplash for kitchen. New oven and microwave. Fire pit area outside. New roof new faucets new kitchen sink. Border off and mulch playground.
 - I am in the Shipyard District & I plan another fence on the other side of the house. Possibly a new roof.
 - furnace, roofing, bathtub
 - upgrades to bathroom(s), kitchen, driveway
 - Roof
 - Flooring and windows
 - Update current bathroom; build new bathroom in basement
 - Plumbing, plaster, electrical, windows
 - Bathroom renovation
 - Exterior landscaping, foundation upkeep
 - Driveway, front walk, landscaping.
 - Repaint exterior and interior; changes to bathroom and kitchen
 - Deck replacement
 - Renovate exterior - new trim and

- siding, new deck and porch, exterior lighting, additional landscaping, fence repair.
- Roof, floors
- Roof
- Garage remodel
- Roof furnace
- Windows roof
- Windows
- More windows, roof, skylight, flooring
- Driveway, Bathroom, landscape
- New windows, doors
- Siding improvement, bathroom update, kitchen update
- concrete patio and counter tops
- Replacing siding and possibly rebuilding the garage
- new roof
- Repair patio, yard updates
- Whatever my new house needs to become safe and efficient.
- Windows
- Fence & finish basement
- Finish the basement, improve yard drainage, landscaping, adding a second bathroom
- Roof... maybe siding
- Fix ceilings where plumbers had to cut through, update bathrooms
- New roof for sure, backyard patio, fireplace and new windows are a possibility.
- Replace several windows, improve gutters, redo laundry hookups and adjoining wall
- Gutters, roof
- Basement remodel
- Redo driveway concrete
- Depends on Green Bay market. Green Bay needs to stop spending money on downtown! Far east side or other areas and make them want people to stay or move here
- Redo kitchen flooring, cabinets, new driveway
- Bathroom remodels
- New gutters and gutter guards, additional fencing for pets add egress window and room in basement, maybe remodel kitchen
- Fence
- New roof and sheathing on second garage, new water tiles, upgrade both bathrooms, refinished/new flooring and carpet throughout entire house, new counters, trim, 2 windows, doors, sections of exterior vinyl, landscaping, fixtures. A lot of work to sell.
- Central air
- roof, basement,
- Fence, patio
- We need a roof. We need to replace the fence. The basement needs a sump pump. The main drain is full of roots and needs work and our foundation is cracked...
- Install a garage tub/wash area.
- Siding
- Sofets and gutters replaced
- Would add a room downstairs but I'm getting raped by the city
- Sidewalk and driveway
- Yard improvements, electrical
- Landscaping
- Flooring throughout house, kitchen countertops, landscaping/deck
- 2 bathroom Remodels and replacing more flooring
- HVAC
- new flooring
- Whatever breaks
- Updated kitchen and bathrooms and landscaping improvements
- Deck, outdoor areas,
- Garage, driveway, basement
- New doors, Patio, Landscaping
- Garage
- Bathroom remodel
- New fence
- Indoor remodeling
- Kitchen remodel, fencing
- Roof
- New fence, kitchen renovation
- Roof
- replace some appliances, rebuild deck
- More flooring and other bathrooms built
- Bath remodel, patio replacement
- Replace driveway
- New roof. Updated bathroom.
- Roof? Replacement front & back doors.
- New driveway
- Kitchen and bath remodel
- Sun room finish basement
- Bathroom remodel
- New roof
- New roof
- Repave driveway, repair or replace windows, new roof
- Siding, driveway redone, kitchen remodel, flooring
- New roof on current home
- Updates. Gutters, downspouts, kitchen.
- Windows, doors, deck repair, water heater
- Pave the driveway
- Baño y piso
- Mejorar Los cuartos y el baño
- Poner fence
- Replastering, replace siding, renovate kitchen, closets doors and stairs that go through basement,,
- Ruf y siden
- Roof siding dance etc
- Techo

33. In the past 5 years, have you had to forego other needs such as food, healthcare or

childcare to ensure you could continue to pay for housing?

- Wife had Breast cancer
- But I know several people who have, especially young families
- Rents are crazy high! Having to choose between food or rent because wages are too low for what you pay for rent which is very high and sometimes you end up owing. This are hard times!
- Every month it's either food or I pay my rent it's insane!
- Used my credit card for groceries and gas
- have not been able to afford medical insurance since Sept
- I've lost my home to pay for child care though
- I currently work part time to be able to go back to school. Because I'm working part time, we are without health insurance and using free clinics. We don't qualify for rent subsidies and our large family (6) and need for 4 bedrooms makes it impossible to find cheaper housing.
- Wives health insurance
- No extra hardly had money to pay rent.. food clothing as my young child is growing fast birthdays canceled because had no money
- Had to reschedule certain medical appointments because we didn't have the money for the copay
- Employment issues past 2 years
- Our so called health care system sucks!
- Formerly in a DV situation
- Food and letting my kids play any sports
- Housing in Green Bay has become so high. I've transferred back from out of state and pay up to 200.00 more a month for the same type of dwelling. I'm originally from GB. Everyone is a "flip" expert now and doubles rent
- Debt is a thing. Duh.
- Healthcare, car insurance, & childcare
- I will when I retire in a couple of years.
- I went without healthcare until now
- Healthcare
- Food
- Dental... low cost dental is a serious & ongoing problem here
- Healthcare
- When we previously lived on the west side of Green Bay our rent was \$1400.00 plus all utilities. We were living paycheck to paycheck
- Healthcare
- Used credit cards when roommate stopped paying her share of rent.
- Even with a Section 8 voucher, money is tight
- Healthcare, job loss
- When unemployed
- Dental work and health care needs
- Thankfully we have family to help with childcare. Otherwise things might have been different
- this is what life with a disability is, folks.
- No, but we haven't been able to save much for rainy day
- I was unemployed for a few years. Paying our mortgage was very important
- I have had to forgo food to pay my rent
- decreased quality of services so we could pay easier
- Healthcare
- I have not, but many of my friends, colleagues, and family members have been faced with this choice.
- Electric
- If not for ics.project based housing voucher
- Defaulted on credit cards to maintain housing and basic necessities
- I have concerns about being able to continue living with the skyrocketing cost of rent and still tending to other bills.
- Healthcare
- I have put off nonessential things that will eventually become essential because I don't have enough after housing expenses to cover it all
- I have no health care
- Food
- regarding previous rental questions, we already own rental units and are at the stage of our lives that we are more likely to downsize than acquire more.
- I have food share
- food
- Most of the improvements were made possible by Green Bay Redevelopment. Medicare does not cover some healthcare needs, which we can't afford. I pay our mortgage first.
- Car insurance, health insurance are too expensive- rent is more important
- We go to Paul's Pantry because we can't afford food.
- Health care, dental, etc.
- all of the above.
- I am fortunate that we are on Badger-Care, FoodShare (although we do not get enough to enable us to eat healthfully and have enough for

the whole month), and ICS/Housing. My mother helps with the rest.	• 15000 • 30,000 • \$100000 • ?	• 70000 • 15000 • 5,000 • \$4,000	• Idk • \$10,000 • 1,000.00 • N/a
• I am fortunate that we are on Badger- care, FoodShare (although we don't get as much as we actually need), and ICS/Housing takes care of the bulk of my rent. If the rent were any higher, though, we'd be on the street--it's ex- tremely difficult to find quality housing under \$800, close to town, and accepts ICS/Housing..	• Depending on what our current house would sell for, approximately \$10,000-\$20,000. • 15,000 • \$5000 • 5000 • 5-7000 • \$50 • Unsure now, due to our current situa- tion with COVID 19	• 1200- 2000 • Currently, my husband attends NWTC and will be graduating with his welding certificate. There's so much up in the air until he gets a job. Then we'll be working on dig- ging ourselves out of debt for a while.	• 30,000 • 0 • I di not have funds for a downpayment • 3000 • \$50K • ~\$20,000 • 5000 • 75000 • None • \$5000 • I would rent so \$1500 to move in
• Luckily I have oth- ers to live with and help cover bills	• 0.00 • 50,000 • 5,000 • \$5,000 • \$100,000 • ??	• Would depend on what my current residence would sell for. • 4,000 • 0	• 100,000- 150,000 • \$6000 • \$10,000 • \$5,000.00 • \$2000 • \$50,000 • 15,000
• Lost job 3/2019 after 24 yrs	• 50,000 • ????	• none-VA loan eli- gable • As little as possible	• 0 • 50k • Not sure 3% down?
• I budget according to rent.	• 15k • 1000	• \$0 • 30000 • Nothing at the moment as I'm off of work due to the town being shut down. I get no as- sistance at all	• \$2000 • 20,000 • 3,000 • \$50000 • \$5,000 • n/a • \$50,000 • 5000
• BUDGET!!!!	• Unsure • 12000	• 0 • \$15,000-\$20,000 • \$0 • 20%	• 15,000 • Prefer not to say. • 10,000.00 • \$25,000 • 20,000
• Our rent prices are very fair for the sur- rounding market we choose.	• 25,000-40,000 • None right now my bills are to high	• 30000 • 0 • \$15,000-\$20,000 • \$0 • 20%	• \$50000 • \$5,000 • n/a • \$50,000 • 5000
• Like to get a new roof but can't afford it	• \$3,000 • 0 • \$10,000 • 10000	• 30000 • 0 • \$15,000-\$20,000 • \$0 • 20%	• 15,000 • Prefer not to say. • 10,000.00 • \$25,000 • 20,000
• Healthcare	• \$10,000 • 2,000 • < \$5,000	• \$10,000 • 2,000 • 70k • No clue • 20000 • 5000 • 5000	• Depends on dental expenses (thou- sands).. without those possibly \$10,000... but being low income w/o health or dental makes everything up in the air.
• I was able to make an 8 year payment arrangement	• 1,000 • ? • 50000 • Currently none. After I graduate and am working full time, I'd like to save \$10k for a down payment.	• \$10,000 • 2,000 • \$10,00 • 2,000 • 70k • No clue • 20000 • 5000 • 5000 • Not sure, the lowest down possible if the rates are still low.	• 20,000 • \$25,000 • 20,000 • Depends on dental expenses (thou- sands).. without those possibly \$10,000... but being low income w/o health or dental makes everything up in the air.
39. What is the antici- pated amount of funds you would have avail- able toward a down payment for home purchase?	• 10000 • \$20,000.00	• 30k • 40,000	• None • \$3,000-\$5,000
• 50,000			
• \$20,000			
• None of your busi- ness			
• 3,000 at least			

• 5000-7000	• ?	• 100,000	• \$500, because I am
• \$1000.00	• 70000	• \$5000	a veteran I thought I
• 0	• 10,000	• 30k-50k	did not need a down
• 10,000	• 10,000	• Not sure I need help	payment
• \$10,000	• Minimal. I can-	• n/a	• 5000
• \$10,000 to \$15,000	not pin down an	• 20K	• I would pay cash for
• \$25,000	amount because of	• N/A	the entire cost.
• \$3,000	the turbulent nature	• \$2500	• not sure
• N/a	of our economy. I	• 7000	• 7000
• 100,000 to 180,000	expect my savings	• 5%	• 10-15K
• 1000	will be drained in	• 15,000.00	• 10,000
• 20%	the near future.	• 20%	• \$5,000 to \$6,000
• 0	• 6000	• over \$50K	• equity in my current
• 5 thousand	• around \$15,000 to	• 5,000 dollars	home: somewhere
• \$5,000	\$20,000, just guess-	• Unknown	around \$130,000.
• \$0	ing.	• \$4,000	• 5-10%.
• 2,000-3,000	• \$50,000	• \$30,000	• \$10,000
• I wouldn't know	• 10,000	• 0.00	• \$3000
where to start hon-	• 10000	• \$20,000	• \$15,000
estly.	• \$50,000	• Not sure	• None
• Selling current	• 3%	• Depends on sale of	• Pay in full, no loan
house	• 30000	current home	• 30,000
• 0	• 1300 per capita	• 40000	• Don't plan to pur-
• 4k	• 10k	• \$25000	chase
• \$25,000	• Unknown, I am in	• 8,000.00	• Decline
• 3,000	the process of buy-	• \$0	• \$10,000
• \$50,000	ing a house at this	• \$2,000	• \$4000
• \$5,000	time	• \$5000	• Unknown
• Depends on what	• Unsure at this point	• 20-30%	• 20,000
my current house	in time. Hoping to	• 20000	• \$5,000-\$7,000
sells for	have 10-20% when	• At this moment \$0	• 200,000
• 20.000	the time comes.	right now	• 0
• 75,000	• \$110000.00	• 4,000	• I could put
• \$5,000	• \$10000	• Equity of existing	~\$10,000 on a de-
• 10,000	• \$50K	home at the time	cent house.
• \$0	• 500	• 5,000	• None
• \$150,000	• \$15,000	• na	• 5,000
• \$2000.00	• 5k	• 50,000-100,000	• My existing home
• None	• Ha!! Zero right now	• Depending on the	value.
• looking to buy ad-	• Unsure at this time	value of our home	• \$40000
ditional investment	• 3000	at the time of sale,	• 20%
properties	• 2-5,000.	hopefully around	• 50,000
• 8,000	• \$2000	\$40k	• 20,000, give or take
• \$30,000 - 60,000	• None	• 3000	based on the market
• 35000	• \$3000	• 3,000	• \$10,000 -\$20,000
• \$30,000	• \$10,000	• 20%- \$9,000	• 5000
• 20%	• 60,000	• 35000 to 40,000.	• \$10000
• 75,000-80,000	• Whatever value I	Depends on what	• 10,000
• 10,000	have in my current	we get for current	• \$200,000
• 0	home.	home	• \$100,000
• \$200,000	• 10,000-20,000	• 5000	• 10,000

- “A house is being deeded to me, I will have to fix it up with a loan or sell “
 - 5000
 - 5000
 - \$50,000
 - Unknown. Hopefully at least 10 percent and preferable closer to 20 percent
 - 3-\$5000, on top of whatever profit come from selling the existing house
 - 6,000
 - ?
 - \$275,000
 - \$30-50K
 - 150000
 - 0
 - It would depend on what the sale price was of my current home
 - 10000
 - \$3000
 - the funds from the sale of my existing home
 - \$100,000
 - 10000
 - 20000
 - 25,000
 - \$10,000
 - 45,000
 - \$20,000
 - 200000 but would be in another town unless gb stops putting houses on top of each other and makes neighborhoods have character. Why stay in gb. If taxes are cheaper in surrounding areas and new and better schools
 - 5,000
 - 250,000.00
 - \$150k
 - Available and willing are two different things. Available \$20k, willing up to \$10k with FHA.
 - \$40,000-50,000
 - \$4000
 - Under \$2000
 - \$20,000.00
 - 6,000
 - \$100,000
 - Idk
 - \$10000
 - Unsure
 - 5,000
 - 80,000
 - 30-40,000 from equity in sale of current home
 - \$120,000
 - \$10000
 - \$0. I am disabled and working part time just to get by
 - Less than \$10,000
 - 1,000
 - 25000
 - \$70,000
 - I’m not sure, it is still some time from now
 - N/A
 - Either sell out current house or rent it out on Airbnb and we have other land we could sell
 - 10,000
 - \$5000.00
 - \$10,000
 - I’m a real estate investor and try to put 20% down.
 - 5000
 - 1000
 - 3,000
 - 50000
 - \$5,000
 - 1000
 - If we sell our home to purchase another would use gross profit, otherwise just savings around \$5,000
 - 0
 - 20k
 - \$6
 - None at the moment
 - 150,000 +/-
 - 5000
 - N/A
 - 0
 - 20000
 - Aproximadamente \$10,000
 - \$10,000.00
 - 20000
 - \$5000
 - \$5,000 no se si esa cantidad está bien pero es con lo que contaríamos
 - 10000
 - \$5000
 - 2,000
 - 5,000
 - 1000
 - 5,000
 - \$10,000
 - 0
 - 8000
 - 5000
 - 2000
 - 10,000
 - 5,000
 - 6,000
 - 6000
 - 20%
 - \$2500
 - Ahorita ninguno con esta epidemia que estamos viviendo la economía está por los suelos y no hay trabajos
 - 0
 - 10000
 - 10000
 - 20 mil
 - \$10,000.
 - \$0
 - 180000
 - 10 000
 - 2,000
 - 5,000
 - \$10,000
- 40. Have you perceived changes in housing options and availability in Green Bay over the past 5 years?**
- Property is much more expensive than 5 years ago- it’s a sellers market. We love the new places being built downtown, especially the Whitney Apartments, but would never rent for that price when we can own a home for less. But, if they were selling units, we’d be interested.
 - Renting in the city is hard at times with unresponsive, unorganized landlords and third party property management
 - To many luxury apts being built, and nothing affordable for young families who dont receive housing or other assistance. Nothing nice for elderly people either
 - Affordable housing in a lower middle class price range has been extremely competitive in the last few years. Especially in specific neighborhoods.

- Just moved here but it has been very difficult to find affordable rentals
- So I many irresponsible landlords, too many people tolerate drug houses
- It's very difficult to find, good affordable housing even for a single parent or person. Anything affordable is very slummy looking in a bad neighborhood
- Very few good AFFORDABLE units
- The cost is very prohibitive
- Housing costs have gone up and wages have not. More people looking for 'cheaper' housing. Taxes are higher.
- Neighborhoods with affordable housing is no longer safe for a family. The safe neighborhoods are very inaccessible for middle class future home-buyers.
- We have a cat and a dog, finding a place to rent, that's still nice is extremely difficult. We got lucky where we currently are.
- We have a dog.
- More available, and the prices continue to rise to the point of being unrealistic
- Landlords need to stop charging Chicago rents - no employer here pays Chicago wages
- There are a lot of
- unaffordable building popping up around downtown
- It has gotten SIGNIFICANTLY more expensive to rent a 3-4 bedroom home.
- We were nearly homeless a couple years ago because of the spike in rent and our poor credit
- Haven't looked in 25 years but would be interested in a smaller version of a single family home or attached town-home with minimal maintenance.
- To many bad landlords that do not maintain their properties.
- Landlords are being very selective to whom they rent to, leaving many without options
- More costly to rent
- I worked in property management for the last 10 years and saw that there is a real shortage in affordable apartments. Under \$700.
- Things are way over priced right now.
- Housing prices have gone up . 60% of my income
- It saddens me to see so many new apartments, townhouses and condos being built that are catered towards people who can afford \$1000+ for rent when there is such a huge need for affordable housing in our area.
- Please stop making more housing, too many people here is making crime go up and run low on resources. I hate more and more people moving here it's making green bay worse, not better.
- Too much luxury apts vs affordable.
- Rents have gone up only slum lords accept housing assistance it is very frustrating
- I moved back here in December 2018 after about 27 years in Nevada.
- I was a home owner for 27 years..now rent. Way to many subdivisions geared toward higher income residents... to many highrise apt geared toward higher income as well. not enough 1 level apt. Senior housing is always just as expensive. Lower income areas are not safe.
- Housing is simply too expensive
- This city is overpriced considering the quality of most rentals, and incredibly unfriendly to pets.
- Have friends who are homeless
- Price of decent homes for first time buyers is extremely high
- Rent in Green Bay is expensive
- Rents are too high.
- Apartment rent so high
- More costly!
- It's impossible to find reliable, affordable housing, especially for those who are in the 0 to 30% of the County Median Income.
- We bought our house last year. It was hard to get a house in this sellers market. I felt most houses were also over priced.
- Affordable housing is very difficult to find. Everything "decent" or on the "nicer" end requires a great credit score, monthly income of 3x the rent, or other factors that may automatically disqualify a person even though they could still pay rent. What is considered "affordable housing" is run down, in unsafe or rundown areas around town and most have very crappy landlords. The units and tenants are not taken care of. Just because people have a lower income doesn't mean they should have to be treated like crap and be forced to live that way because no one else will give them a chance or charge a ridiculous amount

- in rent.
- Not a lot of entry levels homes are available in the \$100,000 and less range that don't need a ton of repairs and/or updates
 - Much development but prices are too high
 - Looking for new places to rent it was hard to find anything with a good price and in good condition.
 - Rents have increased, although wages don't appear to be keeping up in this area at all.
 - I didn't even want to buy a house here, to be honest. But I had little time & ended up getting a cheap old home in a sorta crummy area (basement floods for days in heavy rains, almost yearly, sometimes more than one event). Now I feel attached to it like a ball & chain. I'd rather be in de pere, a couple areas in west gb, or out in the country or woods. Unlikely tho.
 - A lot of these questions are not applicable to me.
 - My daughter has been looking for adequate housing for the last 5 years it's hard she doesn't have the greatest credit due to student loan debt. The rent is way over priced for what it is. There are some landlords in the city that should not be able to take housing for the conditions of their property for the amount of rent they are charging. I would love to purchase a house in the city if Green Bay for my daughter but at the time the house are overpriced I'm not paying more than fair market value. I would like to have her rent from us because I know it would be clean and well taken care of, however she cannot get any help from housing with renting from a relative. I think there are many people in the city in the same situation. It's hard for a single person to make it go. I can understand why so many are homeless. If you do find something affordable it's usually a high crime neighborhood. The property taxes are also high in the city for some of the places I've looked at compared to adjacent towns and villages.
 - Rents have gone up as the rents were deflated for so long since 2008. Landlords are finally getting a break to find good paying tenants and pay off their mortgage. Not sure what is going to happen with the new law telling us we can't evict for nonpayment of rent for 60 days... by the time landlords get a court date it could be 4+ months they are squatting and forcing landlords to not get in a new tenant. Nothing was said about helping landlords. There has been much new construction, that will soon ease the shortage.
 - Housing prices are higher
 - The rental market for houses (either single family or duplex) under approx \$1200/month is BRUTAL. Places big enough for a family are getting two dozen applications before the showing even happens, which often costs money per application. My partner and I spent something like \$200 on application fees last year before we found our place, which we could absorb, but a lot of families can't.
 - Too few decent non-smoking senior apartments. I am looking in other counties now.
 - Adequate housing means buildings that are not water damaged and in disrepair. That is harder to find in Green Bay, especially in the NW neighborhood where we used to live. That's part of the reason we left the city.
 - There is a lack of quality housing
 - Rents are skyrocketing!
 - At least in the De Pere area it's gotten harder to find adequate housing.
 - Would like to move to some of those new apartments but with my home being paid off I can't see paying such high rent for a single or a two room place. Especially I'm on a fixed income.
 - No landlords are taking housing. (Bluefrog mostly)
 - Family member has been trying to find a affordable apartment for 3 months. Makes just over Low Income threshold so options are limited and most often in bad condition.
 - Too many apartment buildings going up in the same area. We would love to rent a ranch house rather

- than an apartment here in our area but haven't seen any available.
- Plenty of housing avail on green bay covering all price points
 - I am a professional and looking to move but I can't find a unit that is below \$750. I don't want to spend so much money on a one bedroom, the prices are crazy and that is all the new ones seem to be at for price.
 - We just moved to Green Bay in June 2019.
 - We are looking for a deluxe, first floor, 3 bedroom apartment in s safe neighborhood, which will accommodate our elderly residents with some physical limitations, and limited maintenance .
 - can't find anything affordable...so this question doesn't make sense to me. I guess housing is there just not affordable for me so if I can't afford it the housing isn't available
 - I work with households trying to find rental housing and it really hard to find vacant affordable units.
 - I work at a shelter, housing for clients
- has always been difficult.
- Affordable housing remains a concern for those with limited means.
 - I'm a landlord and housing market prices have increased causing rent prices to increase
 - moved to Green bay recently
 - For a single person, it is hard to find a low cost option (<\$600/month) in a nicer area (with allergies - need own laundry)
 - There is not affordable housing in Green Bay
 - Houses in my price range go quickly
 - Lots of high priced apartments have gone up!
 - Rents are going up, number of units available has gone down, safe neighborhoods that are affordable and walkable don't really exist in Green Bay proper anymore.
 - As someone who uses a wheelchair it has always been difficult to find accessible housing within our price range.
 - Rental properties are priced too high for the condition and amenities offered.
 - There is a shortage of condos available.
 - Would have rented
- but rent costs are twice ownership cost, doesn't make sense
- Rent prices are very high
 - Seems like renting in Green Bay keeps going up, so a lot of people I meet are couples who split rent because they can't afford it on their own.
 - "New builds are targeted for higher end client, ie high rents.
 - Been in the GB area for 30 yrs & affordable housing in a decent neighborhood has gotten extremely hard to find and/ or nonexistent. "
 - "I was a buyer in a seller's market. Prices of homes higher than they should be at. Bids going even higher and fast. Difficult to be a part of that process.
 - People do not keep their homes updated or beautify the landscape of their property. "
 - I'm looking at the mobile home sites lately
 - It seems like a majority of the housing options; high rise apartments/condos are being built along side or near the waterfront of the Fox River. Having said this most are either
- out of my price range, require using an elevator (I have a small dog and transporting groceries could be a nightmare). When I'm ready to purchase I'm looking for an affordable (\$125K - 185K) ranch style condo or townhouse with my own entrance, garage and basement. On a side note there's a shortage of assisted living residences in Brown County. With more and more people living longer then before there's a waiting list to get into a majority of the current places. In developing the area known as the "railyard" that would have been an awesome place to build an assisted living residence with some rooms, dining and gathering space facing the water. Could even be a multi-level building too.
- Prices up, snapped up quickly.
 - There are definitely more housing options in Green Bay today, but cost and other factors (such as prior renting history, credit) still present significant barriers for a large portion of our community's residents.

- I have heard that there is a housing shortage. I was amazed at how fast houses were selling when we bought our house in the spring of 2018.
 - “Pets not being accepted ..I NEED A PET FOR EMOTIONAL support “
 - Credit and tenant history is strict.
 - No one accepts ICS
 - No condos for middle income
 - “There seems to be a radical extremes of what is available for ‘regular’ people just trying to live. Not everyone wants or can afford a 1500/month condo.
 - “
 - Market is very competitive for my price range. Hard to find a decent home in a decent neighborhood for \$120,000.
 - Single family dwellings are getting more expensive and it seems that the new apartments, condos being built are far too expensive for working people.
 - Rent has been rising much faster than the cost of living increase for SSDI beneficiaries. I am looking to move to an low cost(HUD/Section 8) elderly/disabled living community to ensure
- I never become homeless or have to live in a slum lord type situation because of the huge spike in the cost of rent in Green Bay/Brown County. The wait lists for these type of residential community buildings is too long. We need more low cost housing for both the elderly/disabled population and for the general population struggling to find low cost, but safe, living options in Brown County. Many of the new residential building in Green Bay seems to be geared for those who are classified as middle income or higher financially, rather than the low income/working homeless population. This needs to change.
- no desire to live in GREEN BAY
 - affordable workforce housing is very hard to find. I did consider selling and renting; however, it is impossible to find quality housing that is affordable.
 - I live in Fort Howard. I do not like seeing such a heavy rental neighborhood. :(I feel like there is too much transition of people
- here. I notice how rentals are not taken care of and the lack of home pride. I have seen Neighborworks and Habitat Builds being added here and I wish there were more options and communication for funding for existing homeowners.
- Average cost of apartments continues to rise
 - I think finances are a challenge. In our economy many people can't afford a home because the costs of living in and maintaining a property are beyond their reach. I have also noted that there is still some discrimination in who gets loans or bids approved.
 - It seems that there is a lot of new housing along the river, but many of the rents seem out of reach for the average person/family.
 - I have purchased a second home in Green Bay for weekends and live during the week in Madison. I purchased an older home with garage for \$50,000 in GB. I would not want to live there full time because the schools are ghetto, there is no coop or grocery store nearby
- and the neighborhood is very rough. Shootings and thefts occur often.
- We are fortunate with housing, but it seems that affordable housing is getting much harder to find.
 - Good housing is too expensive; poor housing is plentiful and cheap
 - We've only lived here about 5 years. We first rented an apartment before buying our current home about 1.5 years ago. The housing market was competitive and probably still is except for the coronavirus.
 - Currently looking at leaving Green Bay because rent is cheaper in Howard
 - In search of 5 bedroom house there are not many affordable options
 - Housing, in general, was harder to find.
 - With housing prices going up, it's become more difficult to find affordable housing that doesn't need lots of updating/repairs. Homes are still much more affordable here than in other areas of the US though.
 - reading about newer housing options that are appearing in Green Bay, my first

- thought is “Wow, who can afford that!” Rentals seem high priced.
- If I were to move, I’d be very interested in one of the homes Neighborworks has rehabed.
 - Low amounts of homes for sale
 - Still looking
 - Have not personally looked, but as an agent the housing market has certainly changed.
 - Prices are too high for my income
 - Home prices have increased
 - Rents too high and it just keeps going up..
 - There appears to be more options in the community overall. Those options seem to be for those with significant income verses options for those with housing struggles.
 - “Havent had to look but notice many many apartments and condos and wonder where all the people are coming from to fill them.
 - “
 - There has always been adequate housing
 - “I have a therapy pet(dog)! People want illegal deposits and monthly fees Federal Law they CAN’T charge under Disabilities Act!
 - Housing in area DOESN’T want to accept Federal Housing Vouchers either!”
 - Decent housing (safe) with amenities (washer and dryer in unit with a garage) is extremely hard to find for under \$900 in the Green Bay Area
 - Rent has skyrocketed and most new apartments built are high end rental units. Not enough for middle and low income.
 - Affordability upon budgets
 - We wanted to rent when we moved here in 2017. Renting was more expensive than buying partly due to the use of a VA mortgage.
 - I’ve noticed that the city is becoming more gentrified. Many in my generation can’t afford the places that are being built around the city. Yeah, there is more housing options, but I/we can’t afford it.
 - Not everyone can afford high rent.
 - have not been looking in this area; next permanent move will likely be out of the region
 - Rent too expensive for fixed income elderly
 - Affordable housing doesn’t exist in the area. Definition of affordable is way off base.
 - I’m a school social worker, and I support many families who have found it nearly impossible to afford adequate housing. Some families have even become homeless or remained homeless because of inadequate affordable, safe housing options in Green Bay.
 - Not enough family housing that has 3 bedrooms or more that is affordable.
 - Desperate need for safe, in good repair & affordable housing.
 - Obviously the cost has increased
 - Wish there were more stand alone or duplex condos on west side of city. He
 - “It is sad that the quality of housing stock in Green Bay has been allowed to deteriorate. We need to find a less regressive way of taxing those who actually maintain their properties! As a homeowner, I feel that the city has been against me at every turn. My neighbors all have taken the time to speak to me in person about how the neighborhood has improved since
 - I bought my home here..
 - “
 - Actually affordable, cheaper housing (apartments) tend to be in very poor condition or in undesirable areas. Modern “Affordable Housing” is outrageously priced for the area and tough for two full time spouses to afford and build a savings at the same time. I can’t imagine finding comfortable, and affordable housing with children factored in.
 - There are more apartments available with new complexes being built, but not many that are affordable and in a safe neighborhood.
 - “Neighborhoods in Green Bay are unsafe, and lack good quality of life.
 - Availability isn’t an issue as I do not wish to live in Green Bay, much less own property here!”
 - Single level, ADA compliant condo!!
 - We need to allow people to build in law suites and such. Green Bay is too picky about dumb stuff like this. It’s good for our community, more living space and we get to help & assist others.
 - Low income housing (section 8)

- scarce.
- Prices are going up. Nicer buildings are being built but they're too expensive for the average person, which then drives the cost of other apartments up as well.
 - New builds are WAY TOO EXPENSIVE. Even old, run down apartments are more than my mortgage!
 - I have only lived here 3 years
 - My honest answer is no, it's been easy to find, but I've been very privileged as a child, young adult, and adult. Prices have certainly shot up since we bought our first home in 2011.
 - Values up 8.9% year over year, tough buyer market
 - Safety and noise! We need safe neighborhoods so hire more officers and chase out the drugs, littering, and noise pollution. Illegal bass and loud tailpipes are ruining otherwise great GB housing options.
 - With new apartment housing being built in Green Bay and surrounding charging \$1,000 for a 1 bedroom, how is this affordable housing?
 - I'm a transplant,
- and it was extremely hard to find nice, affordable housing. Because I was out of state, landlords didn't trust me, they weren't pet friendly, and most were higher priced than what was offered. There wasn't a housing site like other communities, except craigslist but here that site is very sketchy.
- "Unable to find anything affordable--\$1000 or above even over \$600 uses up, many times. all your social security!!
 - "
 - Easier to find, but still not ideal.
 - Home prices have increased substantially in the past 5 years.
 - I know we are short affordable units
 - Not enough 3 bedroom apartment homes, in larger communities, that are pet friendly .
 - Not enough fully intact historical homes "1900s-1920s Craftsman four squares" For under \$80,000
 - There are more market-rate units, but the market-rate seems out of reach for most people I know. I am a young professional with student loan debt,
- similar to many friends.
- Not enough rentals available under \$800.
 - Not many options for low income. Middle/ income condos lack character.
 - Affordable housing is difficult to find
 - City of Green Bay rentals are incredibly not pet friendly.
 - A veces se vuelve más difícil porque los vendedores de bienes raíces quieren vender en el área que ellos quieren que uno compre y solo le muestran esas casas a uno y no me parece que eso sea buena idea
 - Por el problema del idioma
- 41. In your opinion, what effect do each of the following issues have on decisions to choose housing in Green Bay?**
- Some places within the city are priced based on location but also do not cover any utilities at all
 - Rent is too high it was too hard to find a place now days especially if you have an eviction which I get why but at the same time if we have one we shouldn't have to be homeless bc of it. Everyone makes
- mistakes things happens!
- This question is poorly structured.
 - I don't really understand how this question is worded. Are you asking if Green Bay provides a positive or negative experience in these areas or if buyers/renters are looking for these things?
 - Depends on the neighborhood
 - No mold in housing
 - Stop people from moving here, too many from Milwaukee and Chicago and hindu wherever
 - I haven't looked much, but property tax is way too high here.
 - I'm not considered low income...but am am in today's standards. So what I can afford compared to neighborhood characteristics I'd say...there is no neighborhood in my opinion affordable and safe in the 675.00 price range that has good character
 - This question is poorly worded. Ex: By selecting "negative" for school district, I am not saying that the school district has a "negative effect" on my decision to choose my housing.
 - There are some

- very nice character homes in loser neighborhoods, but there is a lot of crime in those areas.....
- Want to buy in Green Bay, but right now, housing is too expensive.
 - Rent is too high in most areas & DO NOT take pets, and the cheaper places are in the dangerous areas! At my age, I don't want to be living under lock & key 24/7
 - This question is confusing. The wording is not very clear.
 - Grocery stores in Green Bay tend to be on the outskirts of the city. The inner city has a high need for good grocery stores with a lot of selection.
 - Nothing in my price range other than crap, to be honest
 - Not sure I understand how to answer the question
 - There's not enough affordable housing that landlords keep up better. I know everything is complaint driven from serving on a town board myself and it's hard to target everyone but when housing is involved some of these landlords should be held more accountable
 - I think people want all of these things when choosing where to live.
 - I like being able to live near downtown Green Bay.
 - There really isn't enough affordable housing, either ownership or rental, especially for the poor or low income members of our community.
 - The city of Green Bay has more affordable housing but lots of pitfalls compared to schools, quality houses and quality neighborhoods
 - Not enough affordable options for senior only living
 - Green Bay has more and more variety in housing than the surrounding communities. The school district lags behind due to challenges that don't exist in the surrounding communities
 - I don't understand what you want me to say in this question, I think people don't move to GB due to unaffordable housing in the city. Families with special needs also pick De Pere due to Sybal Hopp.
 - Affordable housing seems to be hard to come by for low income based on what
 - I have heard.
 - Apartments that match our criteria and fit our needs, are practically non-existent in Green Bay.
 - Transportation options limit where people choose housing
 - There are a lot of new places popping up all over the city, they are all very nice looking but cost is just too much for what I want to spend.
 - Allowance of Pets have had 2 dogs for several years
 - Do not understand the question.
 - Although for each thing indicated as positive, I also feel these are lacking in our community
 - This is a difficult question to understand.
 - Please change the wording on these questions listed above
 - These are the issues my children and grandchildren used to select housing in Green Bay
 - Outrageous costs and Green Bay has no concerns about the low income and safety of neighborhood
 - Poorly constructed question. Confusing pos/neg.
 - I don't understand
 - the question in regards to the issues and the rating scale provided seems it should be important to not important? I rated as such
 - Shortage of middle income and low income condos.
 - While Navarino district has improved, it remains unsafe from time to time, causing us to consider moving.
 - Green Bay has good and bad residential areas, The slum lord type areas need to be brought back to their former good standing and quality, good housing for low income families made affordable in these areas.
 - Downtown Green Bay and areas closer to the center of the city are not as well taken care of, as well as a higher rate of crime and traffic issues. As you travel outward, prices rise and quality increases.
 - SIDEWALKS! Hard to find Green Bay neighborhoods with them and would REALLY like them. In addition, continuous bike lanes. I don't live far from work, but the active commuting route is disjointed making it difficult to bike to work.

- Since quality of school is often tied to property taxes those areas with more wealthy home owners tend to have better schools so families of lesser means are more likely to be unable to purchase a home in an area that also had better schools
- Downtown GB Schools are rough.
- Thanks to Neighborworks for making this home possible
- A decent area is always preferable.
- I am not sure I know what you were asking in this question.
- I'm not sure I understood question -- factors which would influence choice or factors available in GB?
- The academic quality isn't great but we like the diversity of the district
- I suffer from severe depression, anxiety, PTSD And MST. I need to feel and see I can protect my children
- Stores that are close
- recently the market has been lopsided in favor of sellers
- Safety/Neighbors
- My answers refer to Ashwaubenon
- I don't understand the rating system with the question
- A lot of crime ridden areas in Green Bay!
- Those in my price range usually need a lot of repair
- There are many slum lords in Green Bay. They should be held accountable to keep up their properties.
- Again, the city is becoming gentrified with little diversity happening in the newly developed areas.
- Old perceptions of downtown neighborhoods need to be changed
- There appear to be a few nice neighborhoods - cool character and where there is evidence of investment and care. Infrastructure investment appears poor and that is scary as a private investor. I can't afford to be the most expensive house on the block and to send my kid to a private school because the reality of living in the center isn't easy. It's too easy and cheap to living somewhere else and drive to work. The city is too spread out and low density to require choosing the center. The only reason seems to be to lessen the impact of greenfield development but as mentioned prior, all the other uncertainties negate that desire.
- Green Bay is a diverse community with a lot to offer! Housing options vary depending on the area. Some neighborhoods are desirable, some are not. I wish there was more affordable housing available for the working poor. Challenges with transportation and access to childcare and other needed amenities.
- Green Bays neighborhoods and schools have been in decline over the years. Crime and drug activity has consumed the eastside. People that can afford to will move to better, safer neighborhoods in Howard, Suamico, Ledgeview.... anywhere but Green Bay.
- Reasons are too individual to generalize.
- The neighborhood where I'm at is awful and getting worse
- This question was very strangely. I interpreted positive meaning "very important."
- Above issues are irrelevant given the poor quality of life in this city.
- Word your question better
- My family lives on west side, north of Lambeau Field so that's why I chose to live here.
- Your scale makes no sense...
- I have friends who looked a long time to rent and are over-paying because they have cats
- I think potential new residents perceive village schools as better than GBAPS
- Hard crime on the rise and pedophiles in my neighborhood
- Too many drug houses and sex offenders living in wrong areas
- The apartments/duplexes that i qualify for, are old, run down places like dutchmans creek (creekwood) where the really bad folks from Milwaukee/Chicago take over because management of said places tend not to care so much as long as the places are rented.
- These questions are worded poorly.
- We need 3 bedroom, 2 bath, first floor, pet friendly, lower crime rate
- Need more retail especially in the center area of city More credit unions, fast foods, Afford-

- able supermarkets, Restaurants and bakeries
 - We need more commercial neighborhood centers for residential areas
 - .
 - N/A
- 42. In your opinion, what are the greatest unmet housing needs in Green Bay right now? (select up to 3)**
- Property management control, less with apartment buildings and more so with residential houses and duplexes being rented within the city
 - Affordable housing in a safe neighborhood
 - Seems to be a lot of placing and apartment building and condos being built for very high income young people or places being rented out and no one is living in them.
 - You need to help those with evictions find places too not just the older or disabled. Everyone needs help
 - Not helping people who have a criminal past who have a hard time getting back on their feet and struggle to survive because no one will help them due to their history
 - We want to buy a house but our savings was spent the year I was diagnosed with MS. It's difficult to get back to where we were.
 - affordable rentals for low-income individuals - not enough of them
 - So many houses on the east side have had flooding issues, it makes me wary of buying a home in many neighborhoods
 - control of litter partially because of the way that the schools handle their open campus lunch programs is out of control. Also No One issues fines for littering in this city and that must change
 - No mold and renting for big dogs. . German Shepherd friendly
 - Housing for poor/bad credit, or other blemish (evictions, criminal charges) which would have someone face homelessness
 - Affordable living considering the hourly wage I get paid. It's too expensive to pay rent and all other bills associated with renting my own place again.
 - In Sheboygan they turned a hospital into apartments. It was a dump. Drugs. But, something like that, affordable for single men who don't need a big apt. or are looking to save up. big communal kitchen. It was a fun community for the most part. They were month to month so they could kick the riff raff out. \$500 or less. Why can't we get something like that.
 - Affordable rental options
 - there are very few housing options for people with less than satisfactory backgrounds.
 - Wait list for assistance is 2 years. Homeless list is 1 year!
 - Affordable housing for low income landlords not allowing ICS vouchers on property should be a crime. Landlords should have to follow housing codes to avoid slum lords.
 - Housing for ones who are getting over a financial slump
 - Housing for 55 and up. The quality is lacking. We are still active and have grandkids. We still want 2bd. They build them more like nursing homes than functional affordable housing.
 - Affordable rental options for low income families.
 - Taxes too high compared to surrounding area
 - Housing for people with cats.
 - Homes in safe areas.
 - Also, Affordable yet QUALITY/MAINTAINED housing in general.
 - Affordable rental units and landlords willing to work with housing subsidy programs
 - Affordable and safe housing for low income families.
 - Affordable renting options that aren't tiny dark old apartments.
 - We need far better, cleaner, safer and more affordable housing for seniors.
 - Water damage is downplayed and overlooked by realtors, but causes serious health effects. The public needs to be informed and stricter codes need to be put into place!!!
 - Not all seniors live high off the hog! Bring some affordable units to GB where seniors can live without going broke!
 - apartments with 3-4 bedrooms
 - More affordable options
 - Affordable Ranch homes for rent in good newer areas
 - Housing for families

- of 2 to 5 children in a nice area that is affordable
- Far too many 3 bedrooms ranch homes that won't be able to sell in a few years.
- Build homeless shelters in de Pere and suamico
- I work in housing the homeless and I can say that it is very difficult to house the homeless especially if they have a criminal history.
- homes are not affordable at this current market
- the apartment I live in should be condemned but then I would be homeless
- Housing for sex offenders
- Housing for a single person is near impossible for the price
- City of Green Bay and Brown County not invested in their housing community for renters/tenants. City of Green Bay and Brown County relying on use of housing based program to be the "Save All - End All". Those entities not recognizing landlord units do not need housing based programs due to demand for housing. Those entities too need to show buy-in and support
- to landlord units to address housing needs for those without housing.
- Affordable housing for all - a one bedroom apartment shouldn't cost what it does
- Affordable, safe housing options for all low income families/singles
- Having only lived here less than a year and done limited searching prior to moving into my current apartment, I really don't have much of an opinion or knowledge regarding a lot of this stuff.
- Housing with universal design, which is not the same as housing for people with disabilities.
- Rent is too high
- Rent cost
- Affordable apt renting (or house rentals)
- Housing for people who are victims of domestic abuse. Housing options for people with an eviction on their record (how do they secure housing when no one will rent to them?) housing for untraditional and inter generational families;
- All of the above!
- Cost and quality
- Persons released from prison
- Actually, all could be selected IMO.
- affordable houses and duplexes for middle income individuals. So much of the new construction is for low income individuals with income caps. these new builds are nicer than those of us with middle income can afford and start at \$1300 about for a studio or a one bedroom. How about some nice new construction for rent for the middle income folks without outrageous rent prices attached to them.
- Lack of Pet accepted housing
- Delapidated homes should be raised. I was thrilled to see the building on the corner of Baird and Main come down. I'm hoping the underground part will be dealt with too.
- We need more quality, safe low income housing for all the above populations, including veteran housing.
- I would like to see more programs that help people who can afford to buy a house and pay mortgage but then have little left over to maintenance or other related necessities (car/garage repair, landscaping, home repair improvements, getting assistance with home maintenance); it would also help I think if the payments a home owner is automatically expected to make on street repairs, city projects etc could be prorated based on that home owners actual income/available money rather than just the value of the property. The value of the property doesn't necessarily reflect the ability of the owner to keep adding debts and payments they don't personally choose but which are automatically assessed to them because they own that property.
- High end single family homes
- Affordable housing for people with disabilities.
- Older houses in Green Bay need work
- Affordable rentals
- Duplex upkeep,. Always run down dragging the down neighborhood with it.
- Housing for individuals between the ages of 50-70 interested in downsizing but still very active!
- Quality of schools in the neighborhoods

- | | | | |
|--|---|--|--|
| that are affordable | parking for 2 or more vehicles, many apartments only have 1 spot and if you are a couple or have roommates that does not work | fice and was told it's common and they can't stop it! | young professionals who are interested in home ownership and do not want to live in a condo or apartment. |
| • Good housing | | • Rentals/housing for people with pets or questionable credit. | • New construction of apartments are really expensive. More than my house payment was. |
| • My answers apply to Ashwaubenon | • Safety | • Condominiums or similar ownership options for people who do not want the traditional detached house lifestyle | • Lack of decent apartments in all areas |
| • "The deterioration and unsafeness of our once beautiful inner city...east, west and north sides. At 72 i am a lifelong resident and could cry. | • The fact that there's no room to live and we can't build on our own properties even though it would help our community both mentally and financially. | • Too many drug houses and sex offenders living in wrong areas | • You need apartment homes for those who are downsizing from houses later in life. |
| • "There is enough housibg | • I work in Sofia Services so I feel I have 1st hand knowledge of Section 8 and low income housing being n/a | • Artist residency and air bnbs | • Housing for people with pets |
| • Affordable rent | • Housing for people with records | • When a single mom has 2 children .. 1 boy and 1 girl and needs a 3 bedroom place, she is stuck in a run down 2 bedroom place unable to afford better | • Landlords refusing to take assisted applicants forcing more than one family/unsafe living arrangements. |
| • Affordable houses for seniors. | • Major issue with senior/disabled living is Monroe Plaza! My daughter, who was 8 months pregnant was followed into elevator and offered crack! Another day we witnessed young girls prostituting to male residents. We also saw drug materials in common room on fourth floor twice! Young males sleeping in common room most nights. Very dangerous building. Mom moved out because she was so scared after having visitor steal her cart with groceries right from her in hallway! Reported all to of- | • Affordable rental units | • Pet friendly |
| • Affordable rental options for young families | | • Young professional housing affordability | • Más casas con un pago accesible con opción a compra. |
| • Availability of single family homes | | • Young professional housing - mid priced, close to amenities, good neighborhood, room for a small family | • N/A |
| • Affordable housing. Everything I've heard of being built is out of our price range, and I work for the city. We need better housing for the low income downtown | | • Housing options for young people, working professionals, couples without children. New home construction seems focused on large houses (high sq. footage, three garages, etc.) at prices well above \$250,000. Smaller, "starter homes" would be ideal for | |
| • "We need availability of shop keepers to live above their businesses again, that was one of the greatest things about old Green Bay. We also need more access to community gardens, perhaps even a victory garden type program to help people grow nutrient dense food in their yards. | | | 43. If the City were to use/create programs that target a specific housing type, is there a specific type of investment you feel would have the greatest benefit? |
| • "Inventory | | | • Construction of new rental housing, but affordable, not 1k and up for 1 and 2 bedrooms |
| • Housing that has | | | • Invest in tracking down and getting rid of landlords who don't take care of property's |
| | | | • Housing assistance |

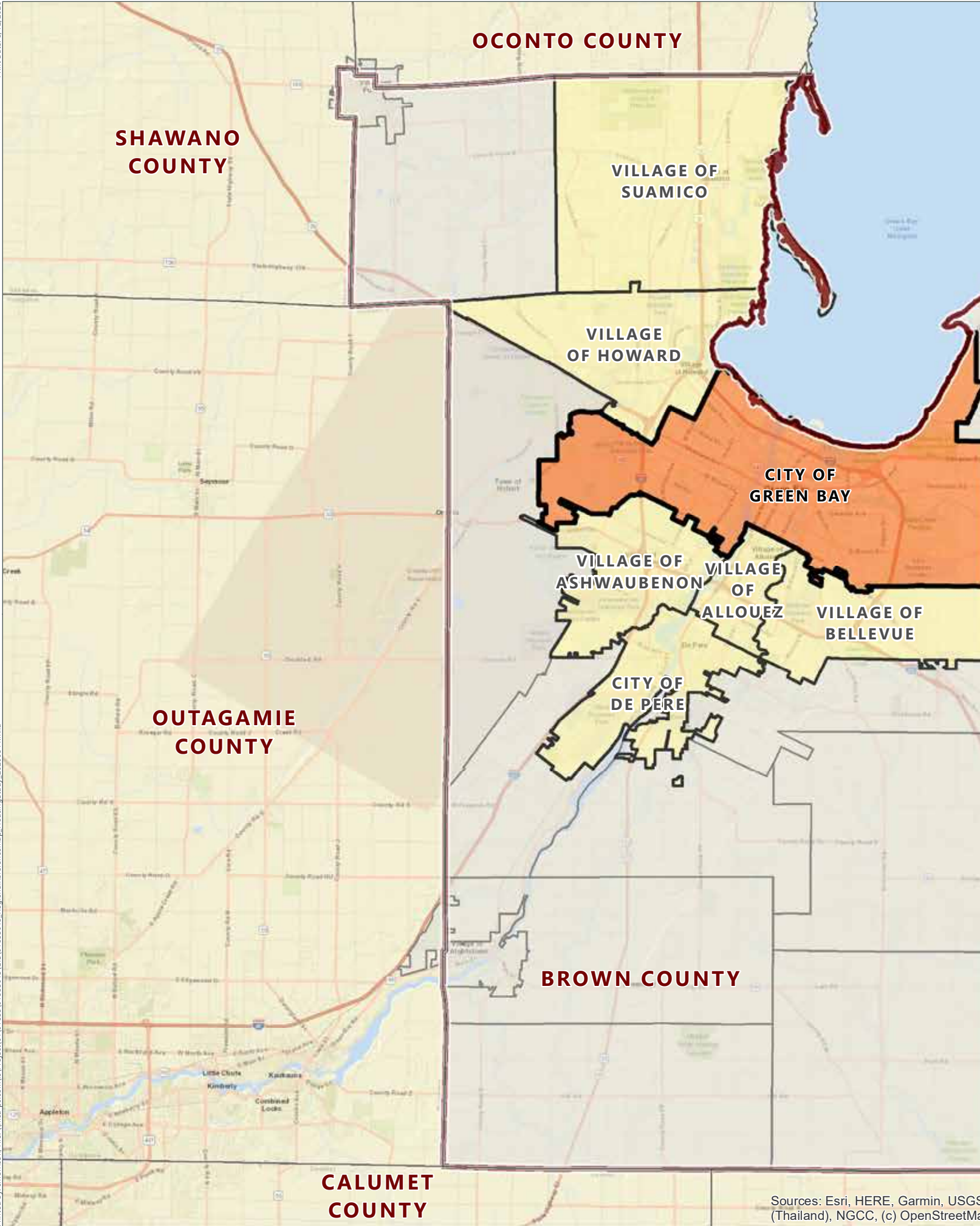
- of any sorts is not accepted by anyone in decent looking places which is silly bc they are guaranteed payment yet have a set of standards to maintain
- I want to choose Construction of new rental housing but add the fact that new construction needs to be affordable. A lot of new builds, such as the new complex on Main Street near Whitney Park, or rehabilitations, such as the Whitney School Apartments, are far out of the price range of many Green Bay residents.
- No need to build and destroy more trees. Fix up existing buildings, but do it well. Also use abandoned buildings to fight homelessness.
- incentivize landlords to keep rents affordable
- Rehab of rentals/ large family units with no increase in rent
- Affordable rentals aren't \$1600 for two bedrooms. Average single income families can't afford that and they don't take assistance.
- Construction of new homeless shelter
- Buy up properties prone to flooding! You shouldn't be building new housing when existing housing is flooding so much
- We need to have more restrictions are landlords to rent to crappy tenant similar to the way they have laws in Milwaukee that hold landlord responsible for things that tenants do or the city will never improve
- Affordable housing
- Not sure
- Rentals for current or near risk of homelessness
- Make it more affordable for people to live in what we already have most people are homeless or on the line of it bec it's too expensive
- Answered in previous
- We definitely need more options for people and families who are experiencing homelessness
- Assistance to help low income buy foreclosed houses and rehab them
- Rental costs seem high considering property values, but I think a lot of that is the property tax rate. I sold my house in Reno for \$260k, my property tax was less than \$1,000 per year.
- Low income housing
- I wanted to click both rehab housing and new construction affordable housing
- Affordable for the working poor
- Affordable Senior Housing
- Seniors...there is such a waiting list for affordable housing. I can't afford to retire...lose half my income and at least 2yr waiting list after that....and wouldn't be able to afford when I'm at while waiting... with health issues dread not being able to afford to stay if I couldn't work any more yet no affordable housing available without a long wait.
- Affordable rental housing
- Construction of new rental housing SPECIFICALLY for low-income and Section 8 individuals.
- But at affordable prices! Who can afford 800.00-900.00 a month? Most places I've seen are not made of gold! The last place I live was just NICE... and when I moved.. the jacked the rent to 975.00 a month! OMG!! The maintenance was awful there!
- The few low rent buildings that I have been in are not conducive to healthy family living.
- Affordable housing with resources on hand to provide budgeting, parenting and nutrition classes/resources.
- many buildings sitting empty that can be re-purposed. PLEASE do not build new, let's put empty buildings that are unable to be rented to use.
- Families that I work with as a teacher at Howe are often moving and will often share the struggle with finding a new apartment within a reasonable distance to Howe. This is a reason students in the gbaps district often switch schools many times in just their elementary career. Parents share they want to live near the elementary school their child has gone to but it takes too long to find that as an option.
- Construct new, more affordable housing for seniors.
- Investment is worthwhile if it addresses the needs of those who need decent, affordable housing.
- For seniors but on a small independent scale. A community group or setting of

- smaller homes/cottages for seniors to rent/buy.
- Forcing new and existing landlords to take housing so more of those who are coming out of homelessness can get into a place.
- Affordable Housing
- See above
- In some areas houses should be demolished and new housing of mixed housing built. In other areas of the city remodeling existing homes and fixing up a neighborhood is good
- The city needs to limit government assistance or have stricter guidelines. Limit assistance to residents of the county/Green Bay, people who have lived in and contribute to the community.
- Single floor condos, reasonably priced
- Only private sector money should be used.
- Rental apartments specifically designed for senior citizen communities with services and amenities.
- I am looking for housing not investments
- affordable, accessible housing is a must that is in good repair and location
- Establish/Try pilot programs to grab the attention of landlord units: Tax Break Incentive, Repair Incentive (failed Housing Inspections), Rental Income from Housing Program Not Taxable (as income, probably above what City could do); as examples. Beyond... Improve housing inspection response from Integrated Community Solutions,
- Rentals for low income people!
- New rental housing, but with a focus on ACTUAL affordable housing and market-rate housing, luxury units are swamping the market and unrealistic for most young families and singles, persons living with disabling conditions, and seniors
- Rentals that take rental assistance that are up to code.
- All of the above should incorporate universal design principles.
- Would like to choose rehab of BOTH owner occupied and rental housing.
- We need affordable rental units. The new builds downtown aren't affordable to most people.
- "Rent-to-own option apartment/condo option for single people.
- And rehabilitation of lower priced rentals. All new apartment construction is luxury and \$\$"
- Scatter site variety of housing options for lower income households
- Affordable options for each type listed above.
- We need more elderly/disabled rental housing community buildings for the low income in this population, but also quality, safe low income housing for the general population.
- TEAR DOWN THE SAD DISCUSTING AREAS = STAY OUT OF THE WAY AND GET BUILDERS NON=PROFITS ETC TO SO THERE THING HOME-OWNERSHIP NOT RENTALS
- Affordable new retail housing, not that expensive crap being build downtown.
- I feel there are 2 needs to be addressed: rehabilitation of owner-occupied housing and rehabilitation of rental housing back to single family occupied housing.
- No more new rentals. Far to many apt buildings in my opinion, although they all appear to be full?
- Unsure
- Land trusts in which eligible owners can purchase constructed housing for a lower cost, receive the increased value for their home improvements when they sell, but the land and its potential increase in value remains in trust.
- Not sure
- Not sure
- Fix up all old houses
- low-income condos
- Rent to own housing options? Income based buying options. I work for a non-profit ... I love my job but shouldn't have to work 2 jobs. The individuals I serve deserve quality people who are willing to sacrifice a higher income to serve them.
- The northeast and northwest neighborhoods appear to be in need of rehabilitation, both rental and owner-occupied.
- Construction of AFFORDABLE new construction and rental properties. Green Bay has become unaffordable to the people it wants to retain/

- | | | |
|--|--|---|
| <p>attract!</p> <ul style="list-style-type: none"> • Housing for elderly and disabled • Tiny homes • None at this time • "Housing units under HUD Section 8 Housing Vouchers" • AFFORDABLE rentals not luxury apartments or condos. • None • Permanent supportive housing is greatly needed. • Incentivize and support the good quality existing assets and support redevelopment by the private sector of lost properties. Add density near existing commercial nodes to concentrate activity, investment, and to maximize infrastructure efficiency. Then act like a city. As the third most populated city in WI, the small town mentality is less than quaint, it's absurd. You can't run a sustainable city without infrastructure investment. It can't all be volunteer and donations by old family money. Those old families are selling to multi-national corporations who aren't personally invested here. We need to cultivate the next generation of businesses and build | <p>civic pride beyond the football team. Low taxes aren't why people choose to live in a northern climate.</p> <ul style="list-style-type: none"> • As indicated earlier • No clue • Unknown - taxes are too high already • Multiple town home communities for families along with town home communities just for adults that are affordable. If the going pay in the area is roughly \$10-12/hr and no food/medical assistance is available, why are these folks, myself included with being working disabled, forced to live subpar? • affordable housing for retired--handicap accessible-not a rat hole • Get rid of the slum lords • I absolutely love the new urban construction of apartments in the area. It just does not fit what we need. We would ideally love a first floor, private patio, pet friendly, 3 bedroom, 2 bath in a Senior Community with social events. • No idea • Construction of low-income housing; landlord program assisting them with understanding | <p>subsidized renting and their recourse if they experience issue tenants</p> <ul style="list-style-type: none"> • Affordable pet friendly units • Creación de viviendas para inmigrantes |
|--|--|---|

APPENDIX B - MAPS

Print Date: 8/12/2023
Printed By: smorison, File: \\msa-ps.com\st\Project\01\0183301833013\GIS\01833013_RegionalReferenceMap_HousingStudy_20200811.mxd



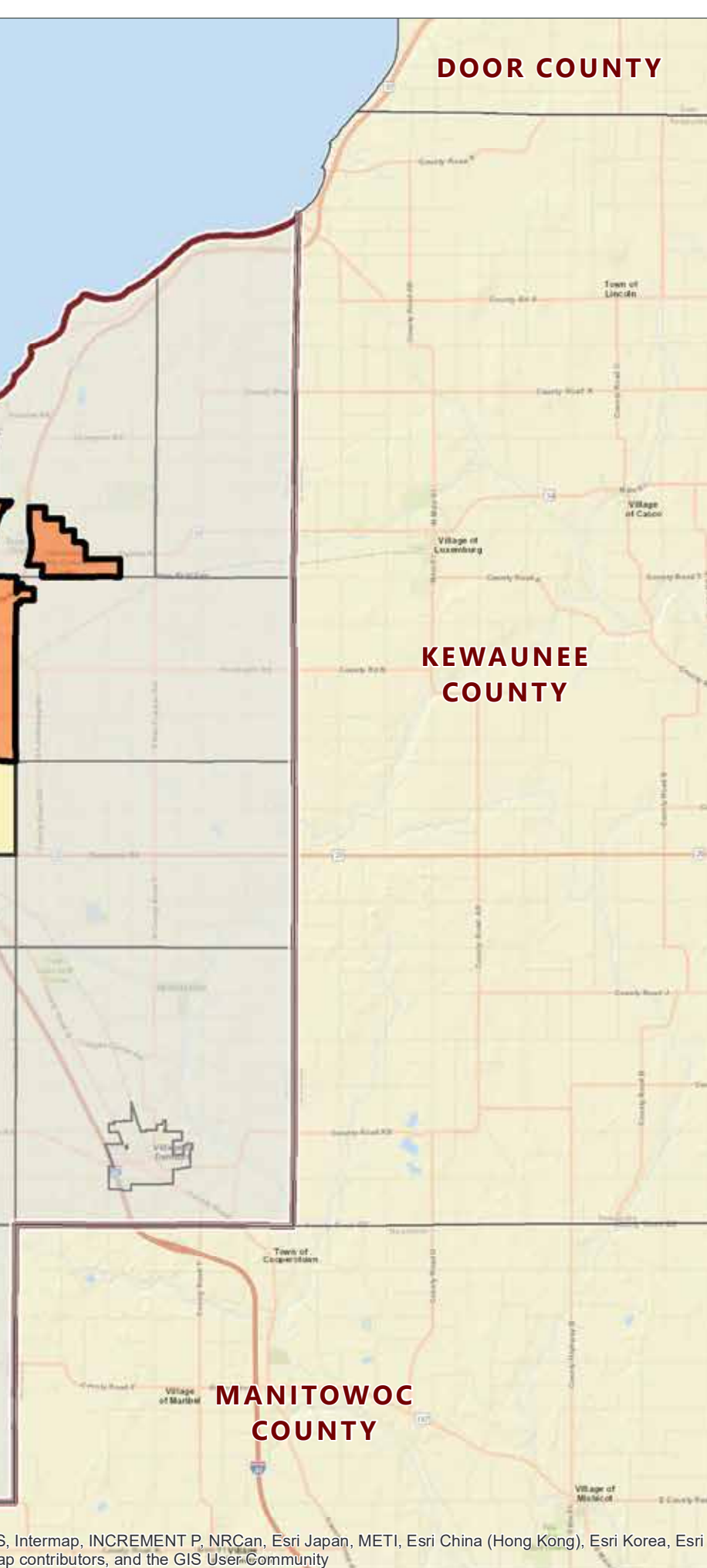
Sources: Esri, HERE, Garmin, USGS, (Thailand), NGCC, (c) OpenStreetMap

Regional Map

City of Green Bay Housing Study

**City of Green Bay
Brown County, WI**

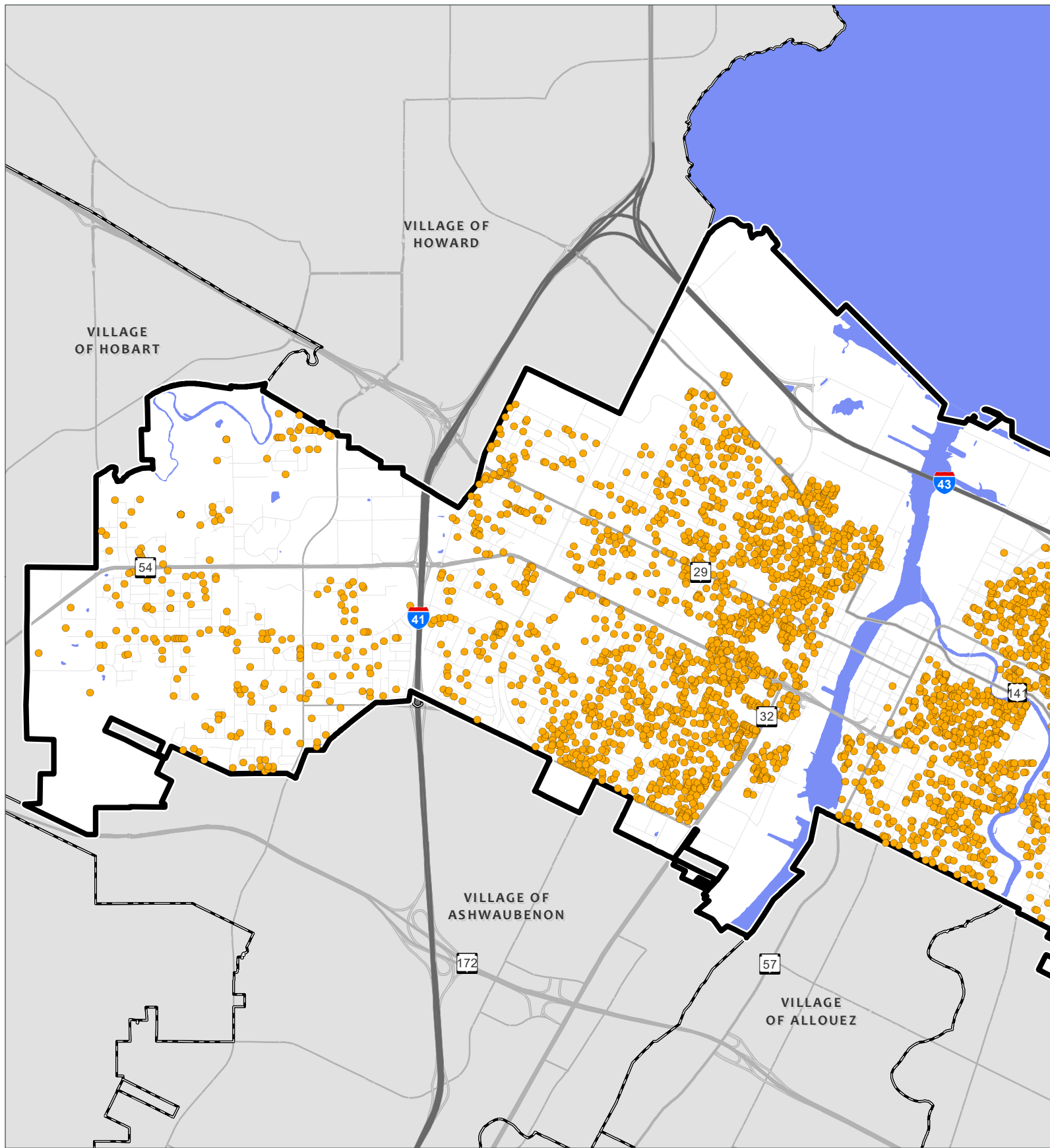
-  City of Green Bay
-  Secondary Market Communities
-  Municipal Boundary
-  County Boundary
-  Brown County Boundary



Data Sources:

County Boundaries: WDNR

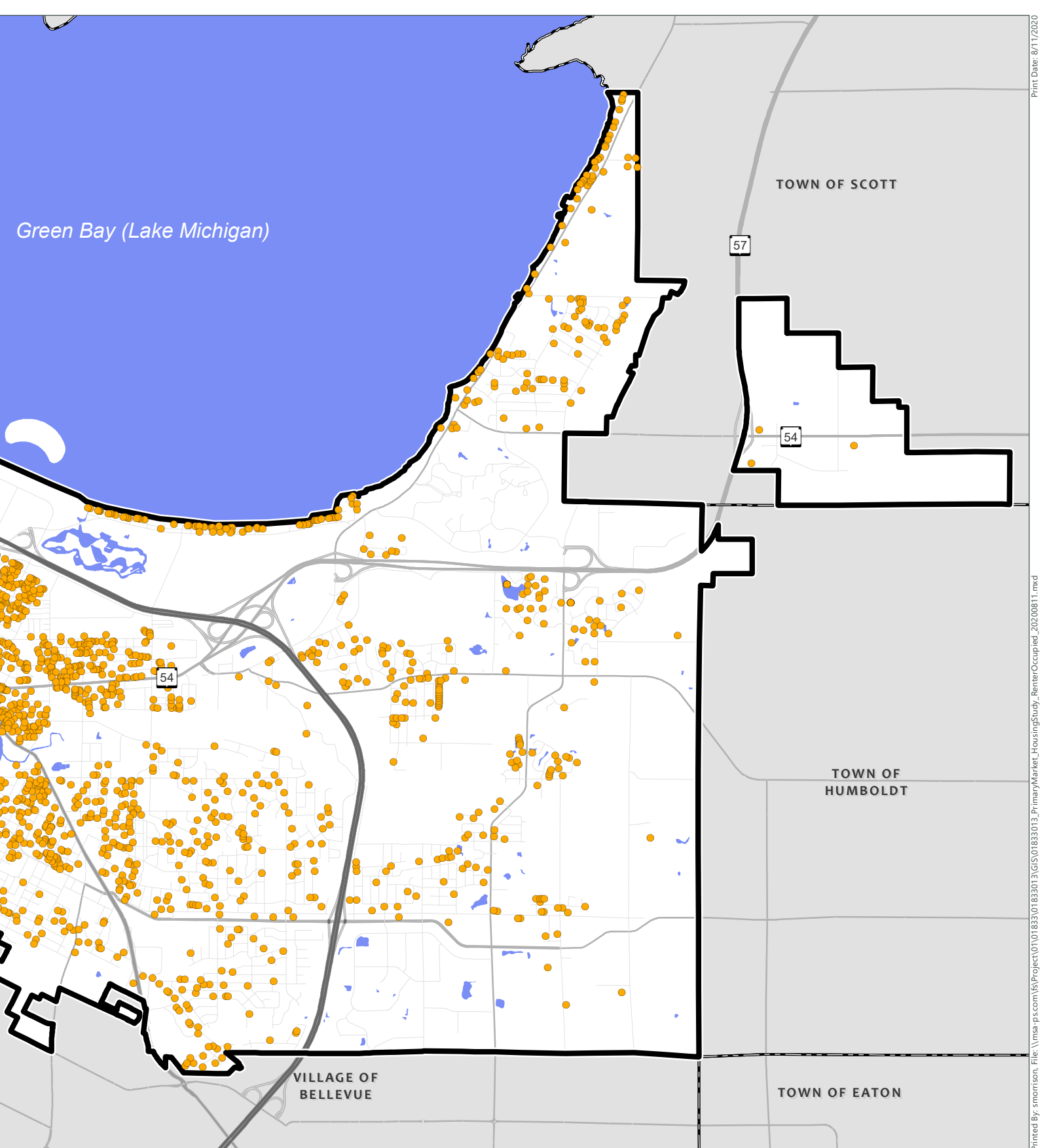
Municipalities, Street Centerlines: Brown County (2020)



Data Sources:
Brown County GIS Data
Green Bay Assessor Data

-  City of Green Bay
-  Surrounding Municipality
-  Single Family Rental



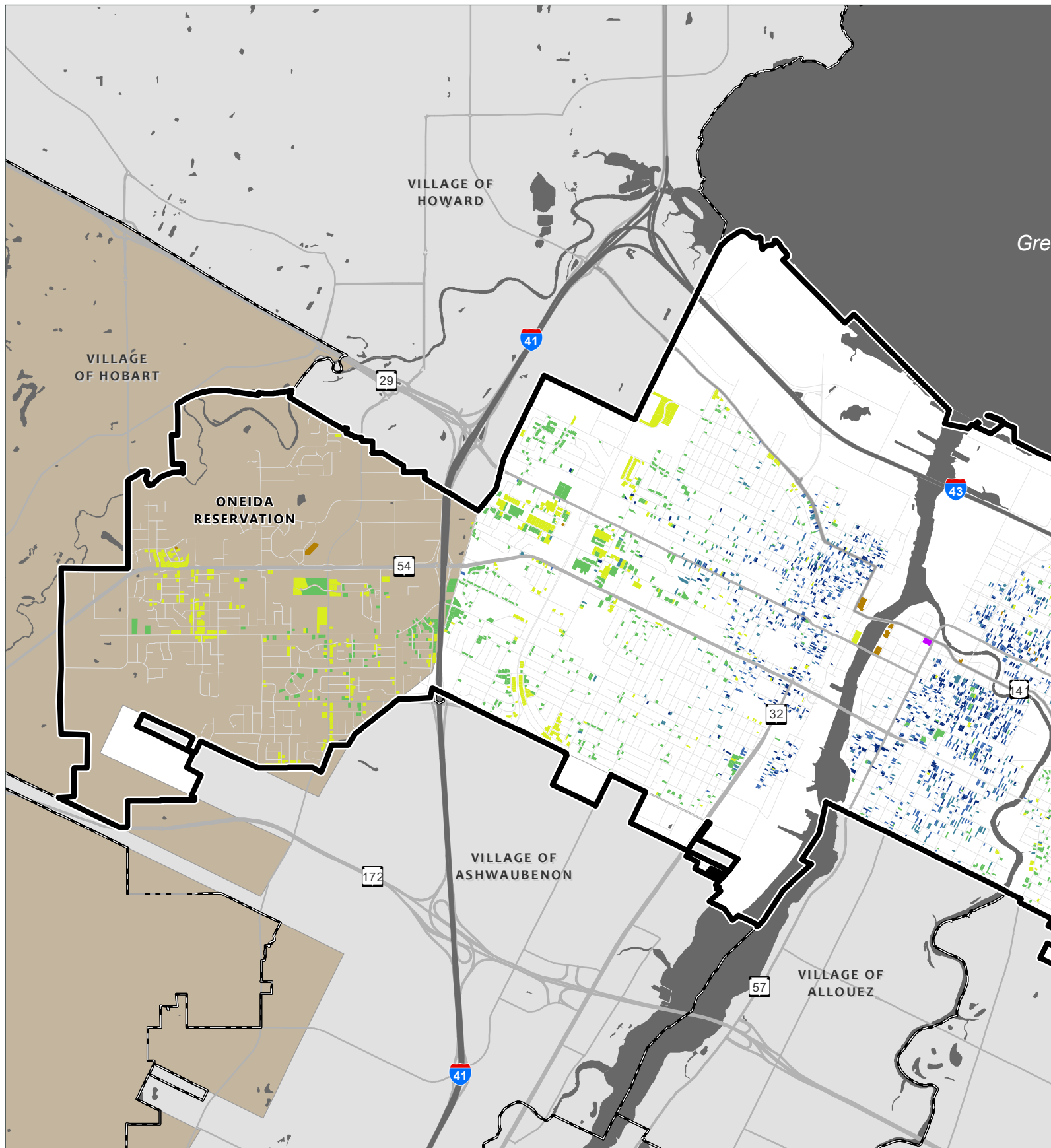


Print Date: 8/11/2020
Printed By: smorrison, File: \\msa-ps.com\sa\Project\01\01833\01833013\GIS\01833013_PrimaryMarket_HousingStudy_RenterOccupied_20200811.mxd

unicipalities
er Occupied Properties

Single Family Renter Occupied Residential Properties

Green Bay Housing Study
City of Green Bay
Brown County, WI



Data Sources:
Brown County GIS (2020)



Water Body

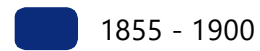


Tribal Land

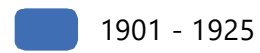


City of Green Bay

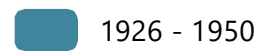
YearBuilt



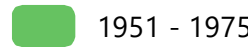
1855 - 1900



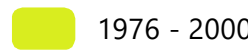
1901 - 1925



1926 - 1950



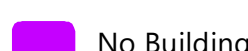
1951 - 1975



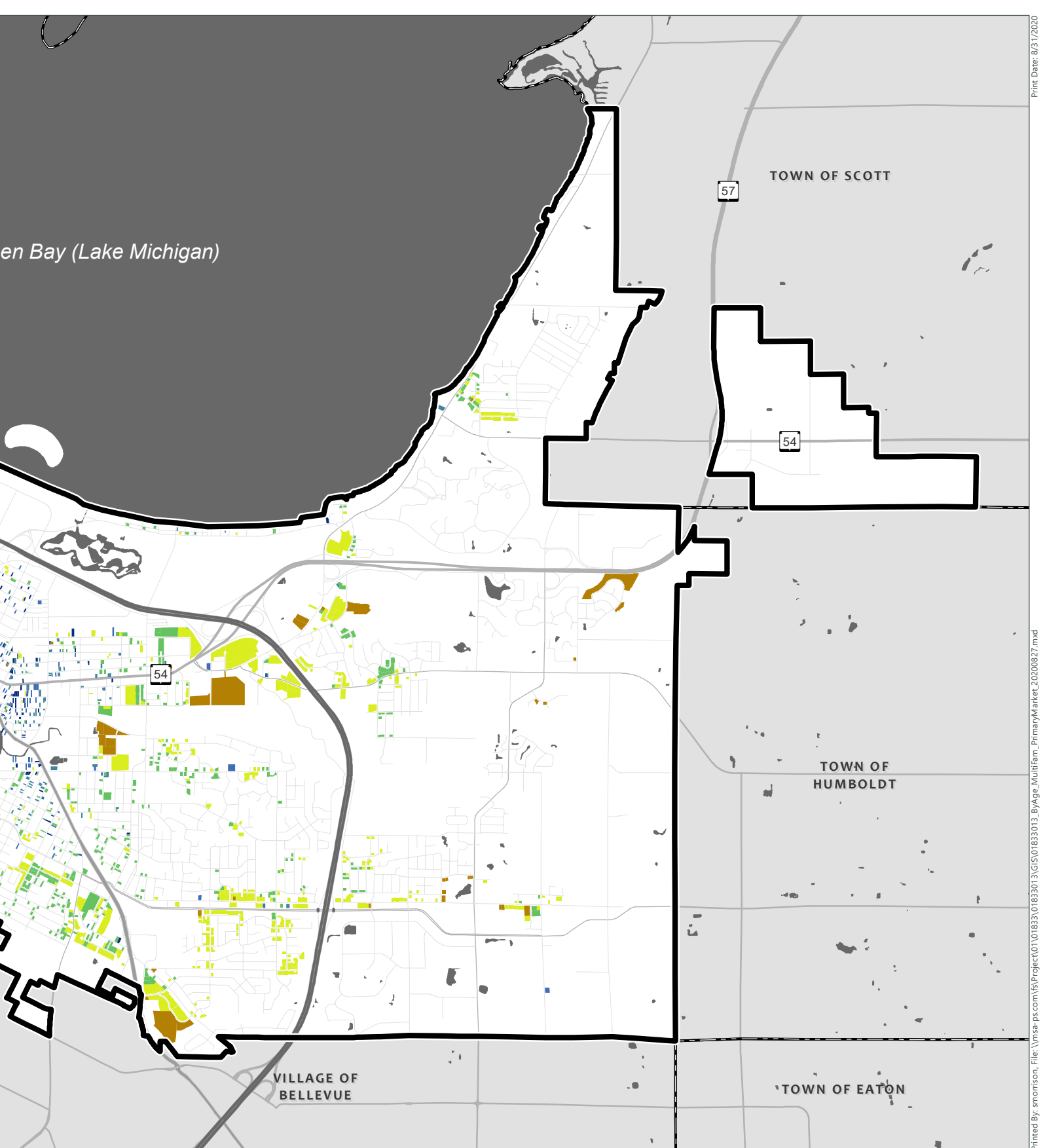
1976 - 2000



2001 - 2020



No Building

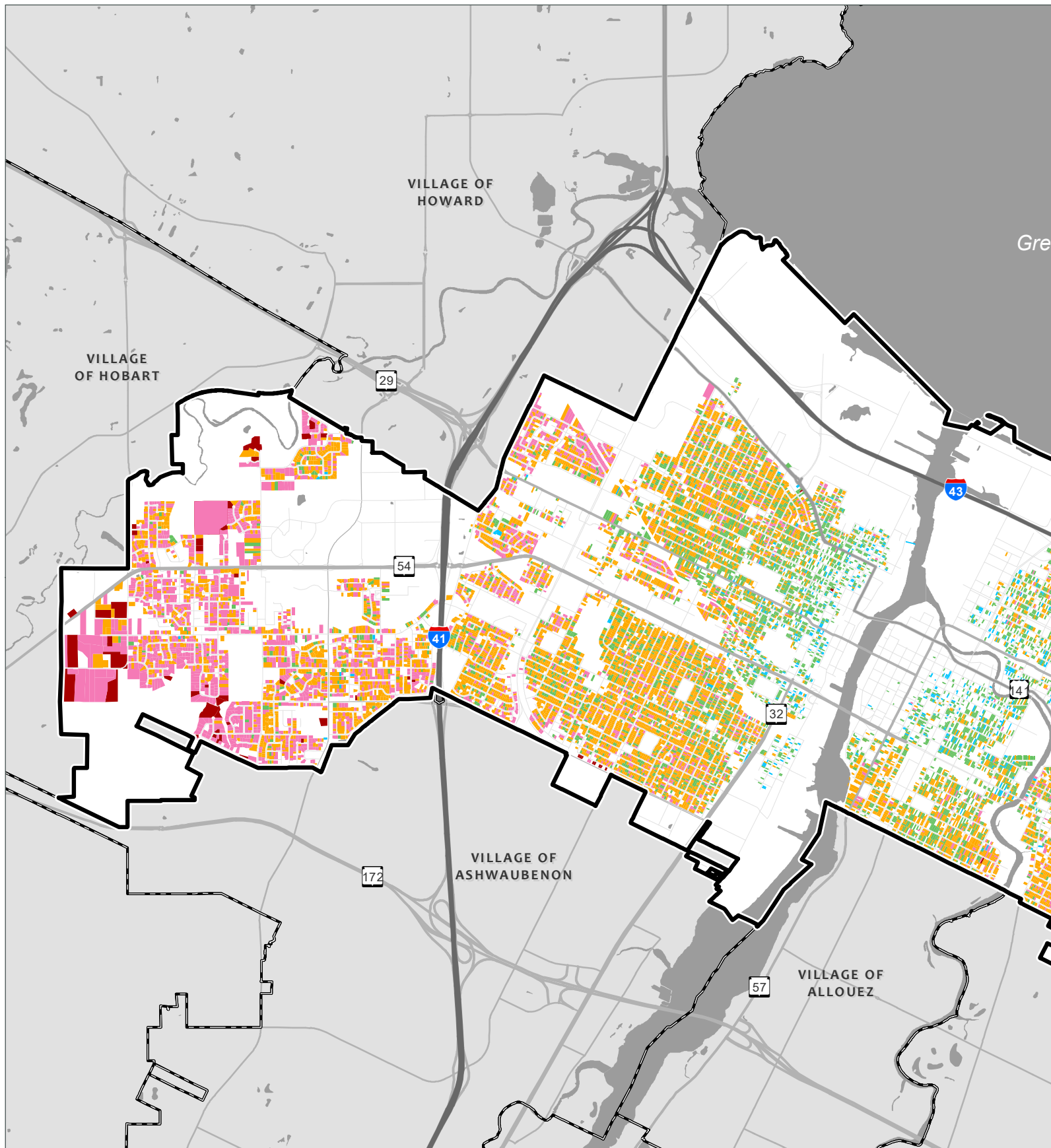


Print Date: 8/31/2020
Printed By: smorrison; File: \\msa-ps.com\sa\Project\01\01833\01833013\GIS\01833013_ByAge_Multifam_PrimaryMarket_20200827.mxd

Multi Family Residential Properties by Age

City of Green Bay Housing Study

**City of Green Bay
Brown County, WI**



Data Sources:
Brown County GIS (2020)



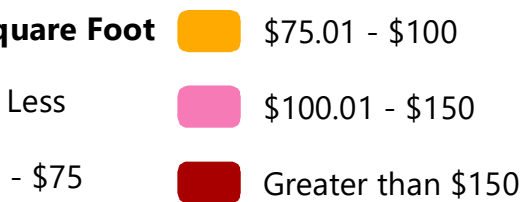
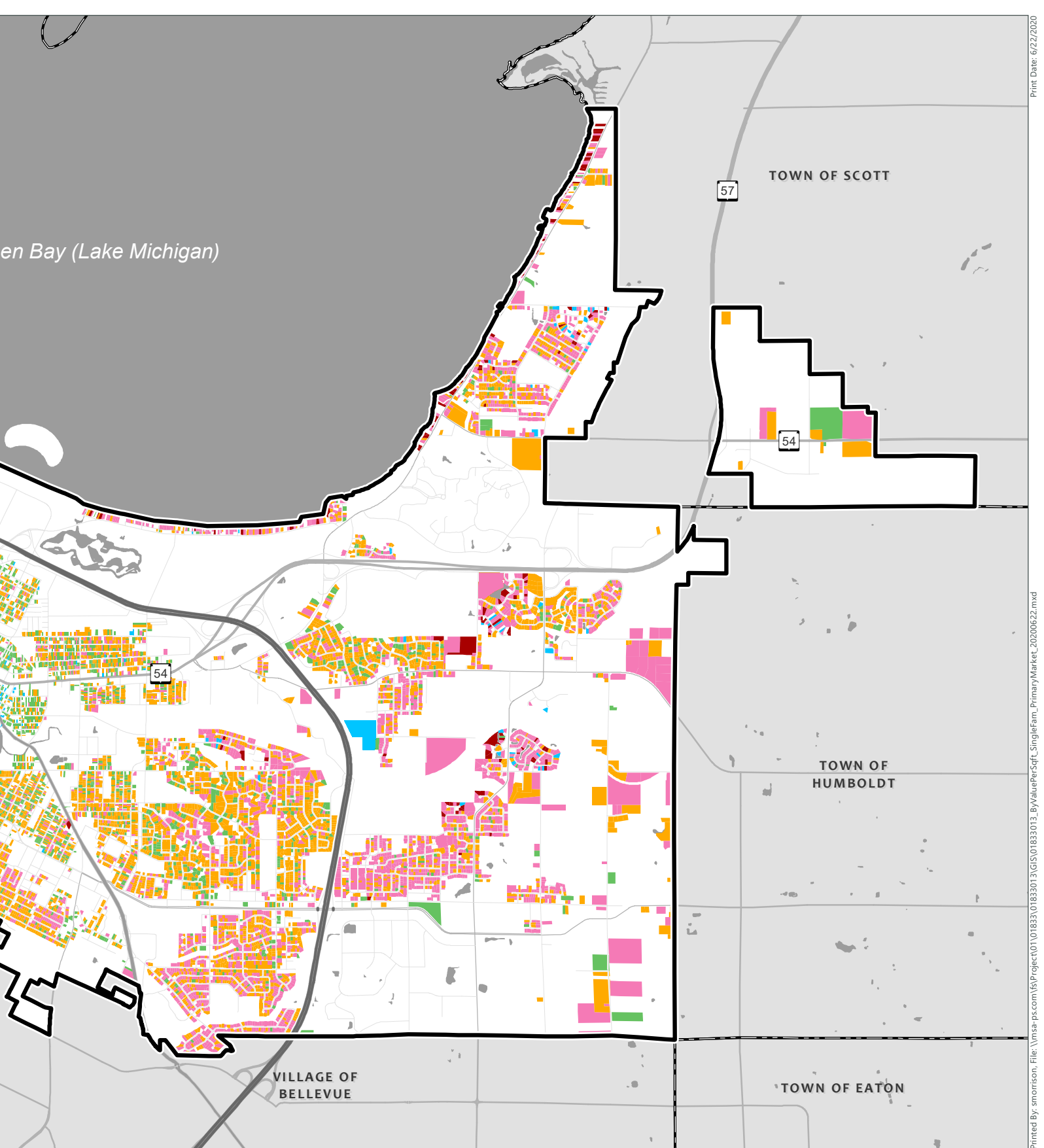
 Water Body

 City of Green Bay

Value per Square Foot

 \$50 or less

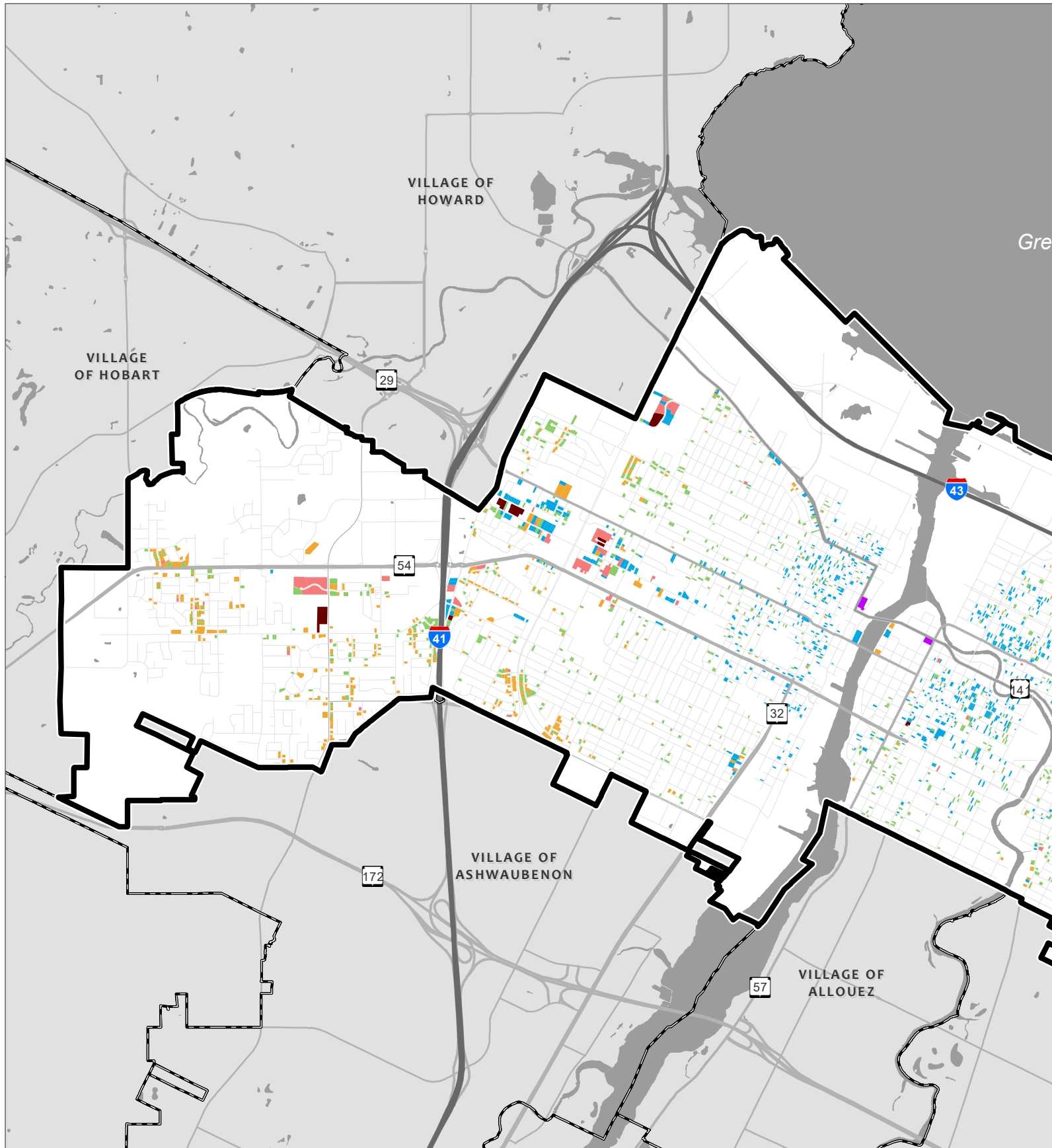
 \$50.01 or more



Single Family Residential Properties by Value per Square Foot

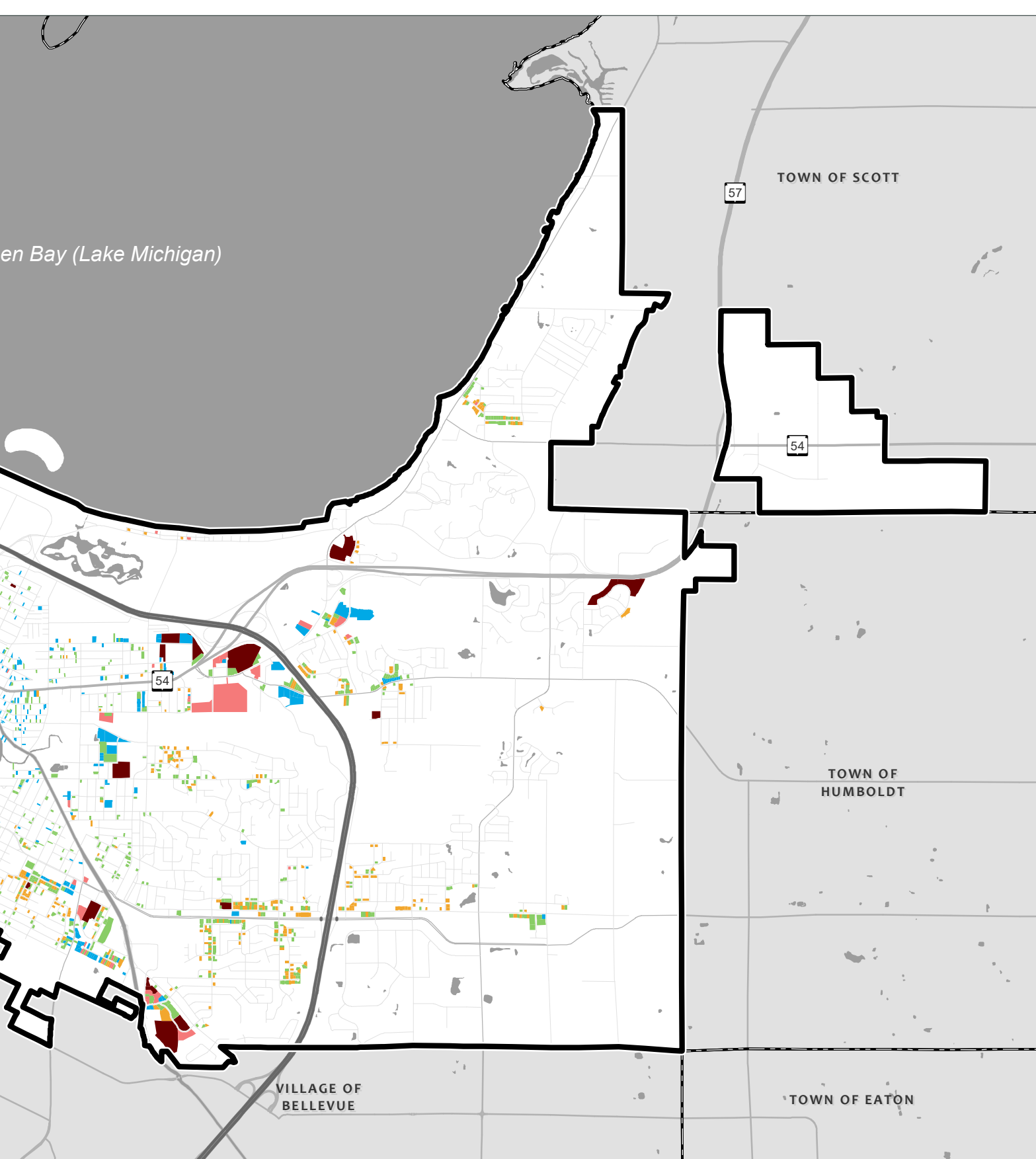
City of Green Bay Housing Study

City of Green Bay
Brown County, WI



Data Sources:
Brown County GIS (2020)



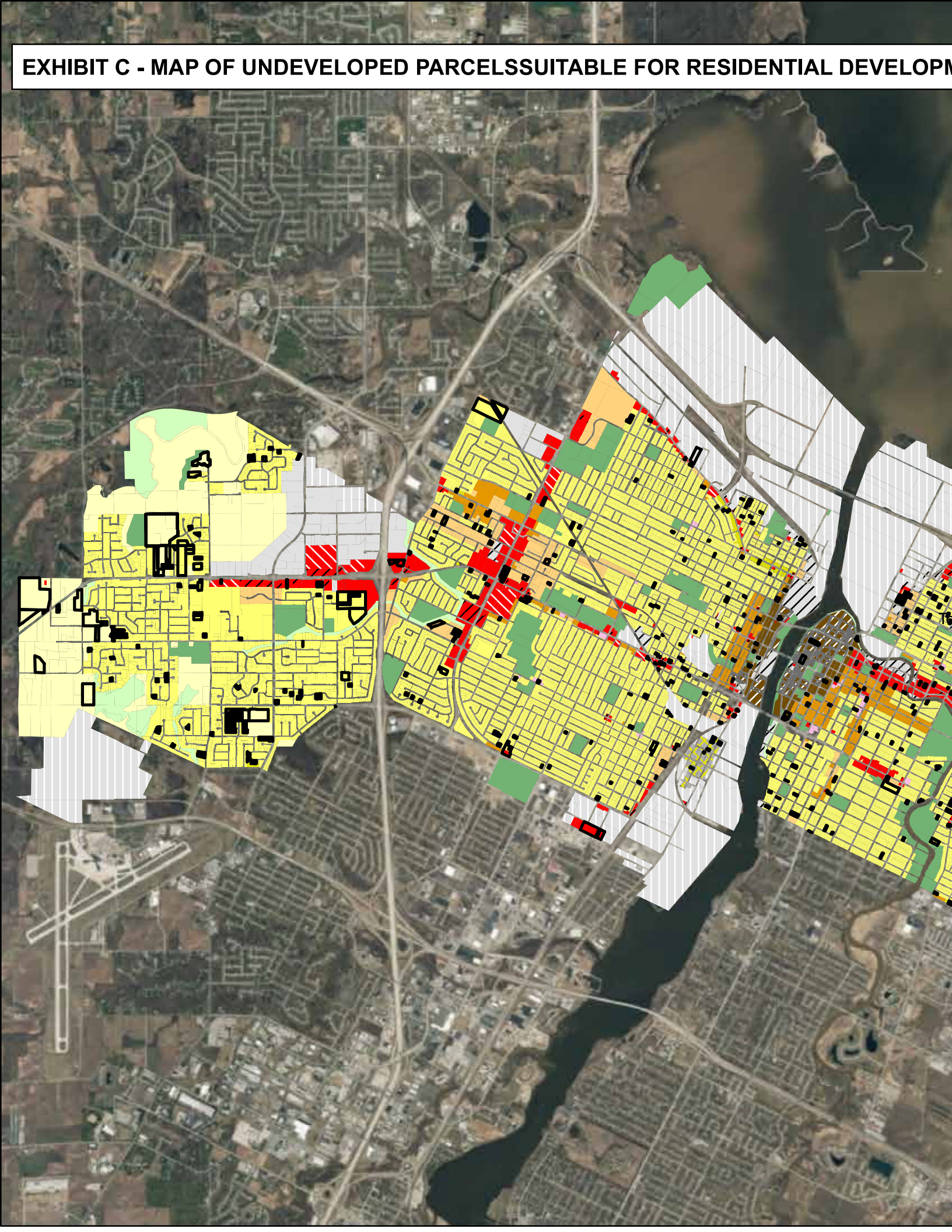


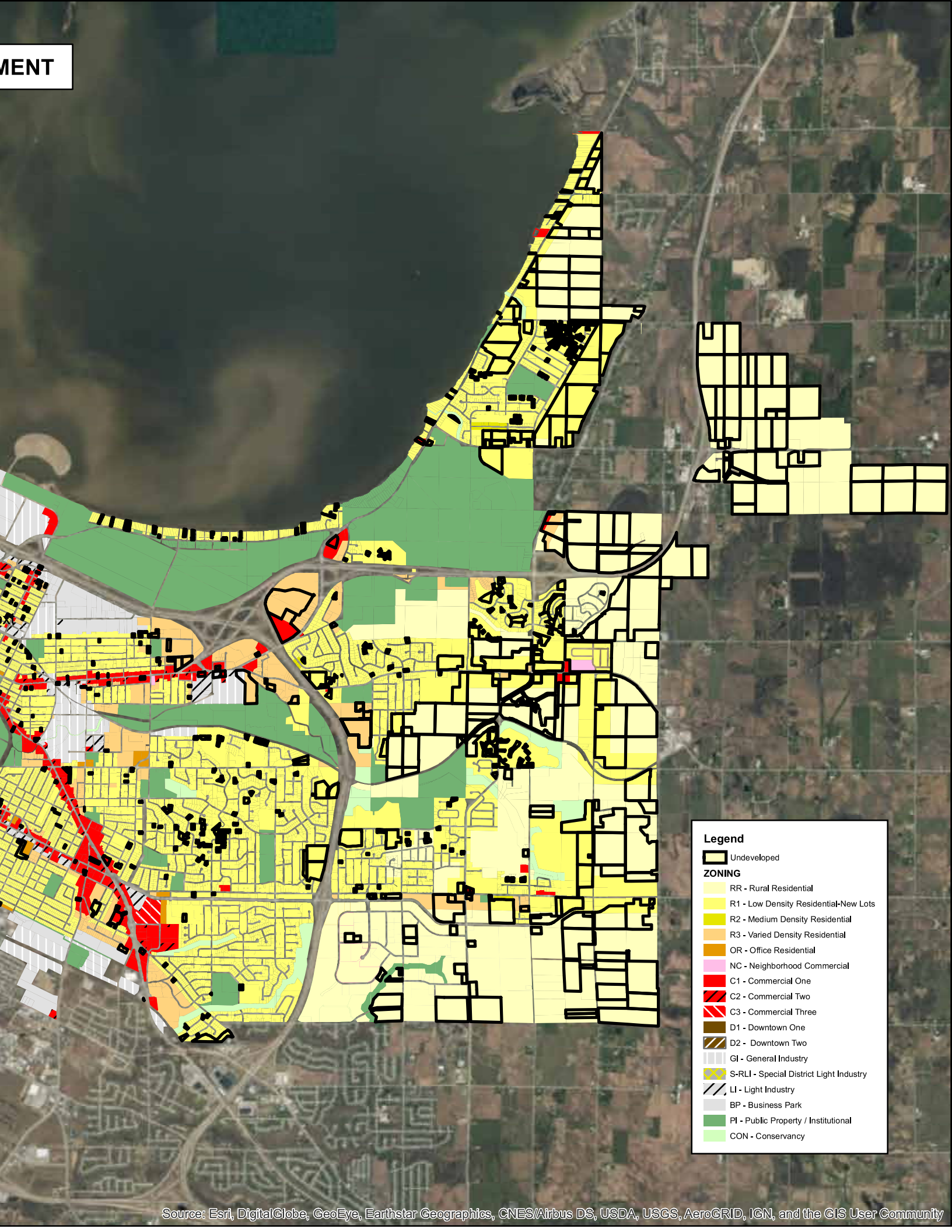
- Value per Square Foot**
- Light Green \$50 or Less
 - Light Orange \$75.01 - \$100
 - Pink \$100.01 - \$200
 - Dark Red Greater than \$200

Multi Family Residential Properties by Value per Square Foot

City of Green Bay Housing Study
City of Green Bay
Brown County, WI

EXHIBIT C - MAP OF UNDEVELOPED PARCELS SUITABLE FOR RESIDENTIAL DEVELOPMENT



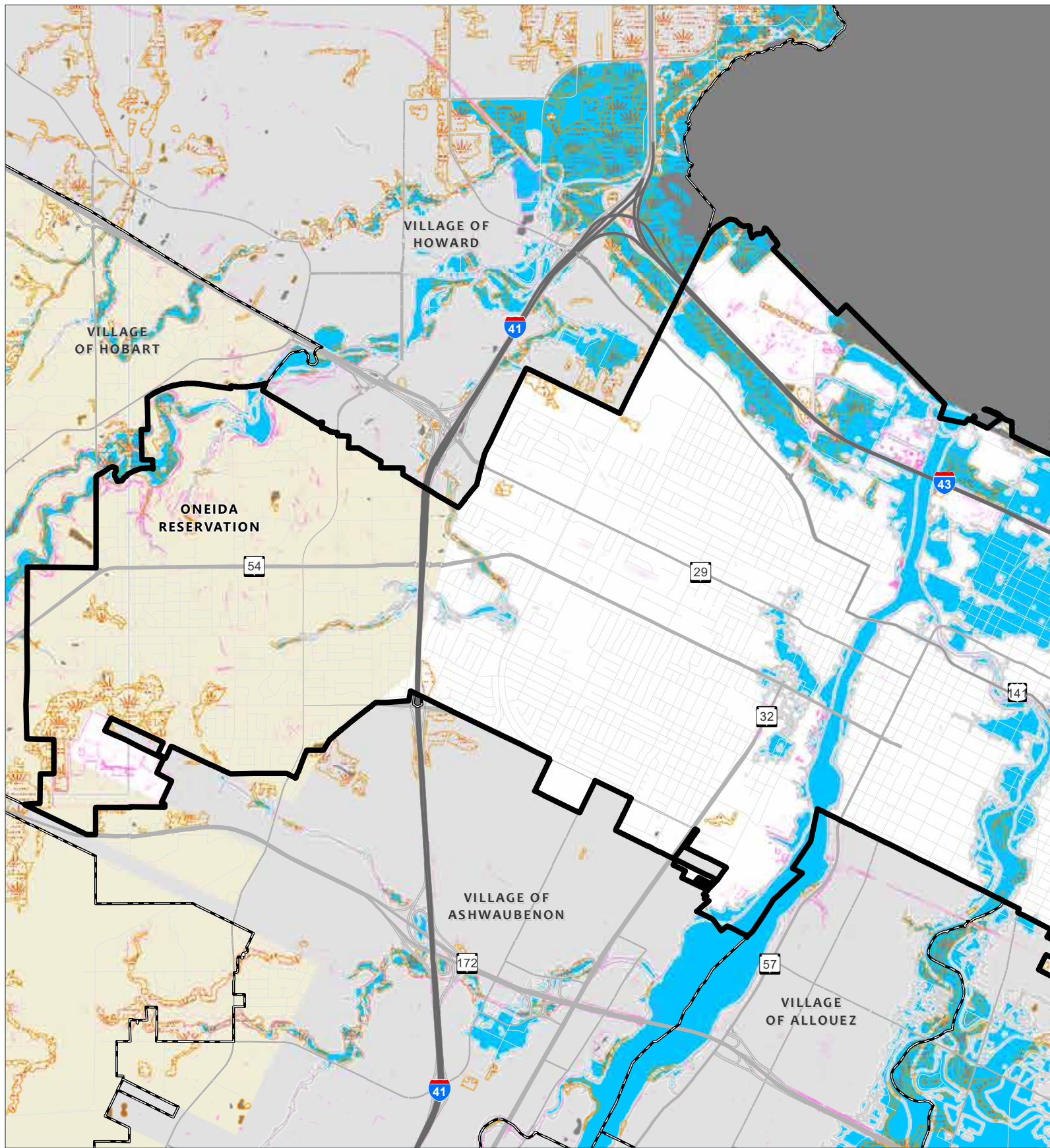


Legend

Undeveloped

ZONING

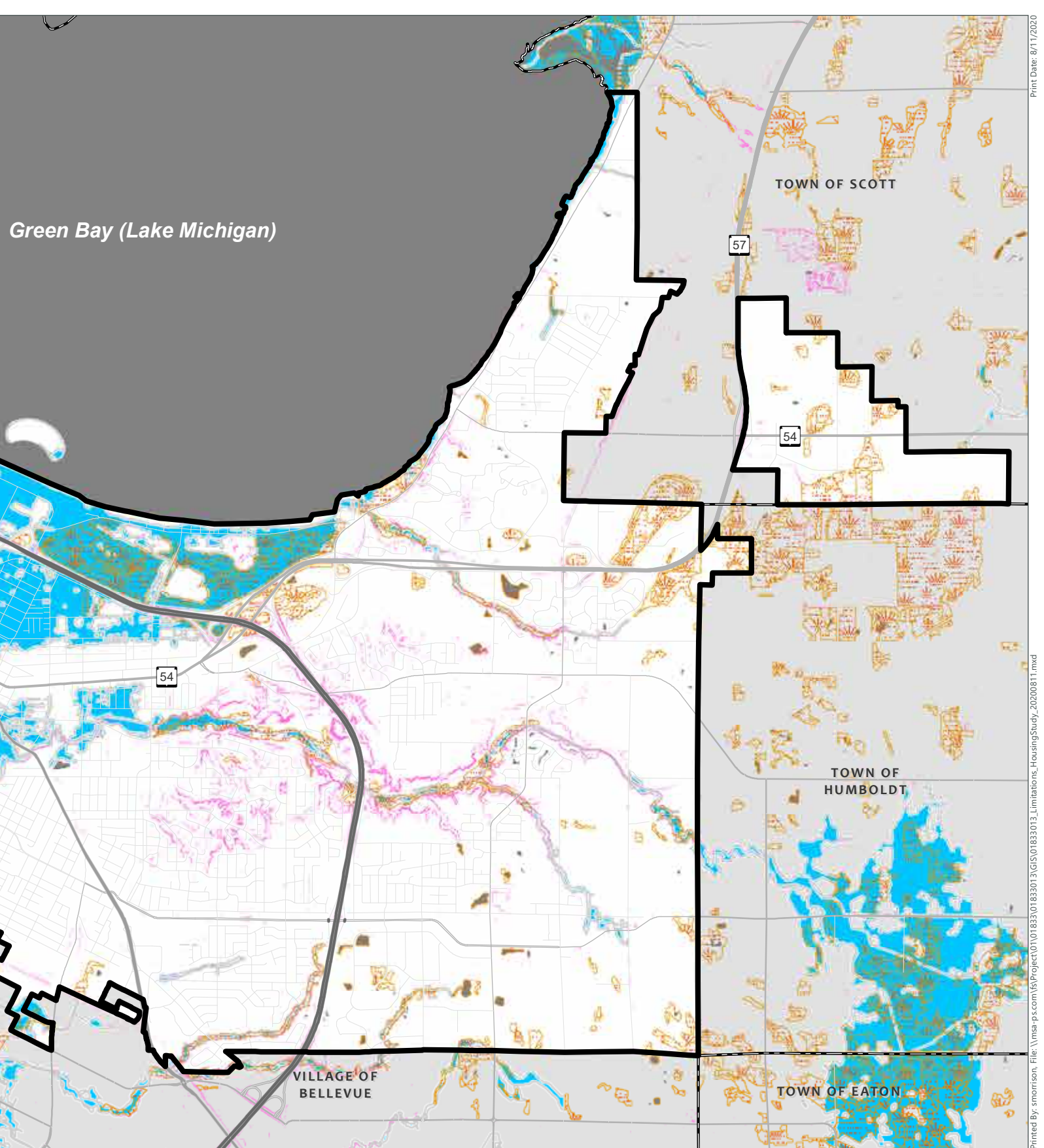
- RR - Rural Residential
- R1 - Low Density Residential-New Lots
- R2 - Medium Density Residential
- R3 - Varied Density Residential
- OR - Office Residential
- NC - Neighborhood Commercial
- C1 - Commercial One
- C2 - Commercial Two
- C3 - Commercial Three
- D1 - Downtown One
- D2 - Downtown Two
- GI - General Industry
- S-RLI - Special District Light Industry
- LI - Light Industry
- BP - Business Park
- PI - Public Property / Institutional
- CON - Conservancy



Data Sources:
Brown County GIS (2020)



-  Flood Hazard Line
-  Water Body
-  City of Green Bay
-  VILLAGE OF HOWARD
-  VILLAGE OF HOBART
-  ONEIDA RESERVATION
-  VILLAGE OF ASHWAUBENON
-  VILLAGE OF ALLOUEZ



Print Date: 8/17/2020
Printed By: smorrison, File: \\msa-ps.com\fs\Project\01\01833\01833013_Limitations_HousingStudy_20200811.mxd

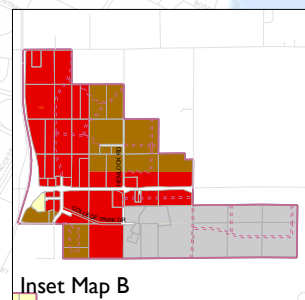
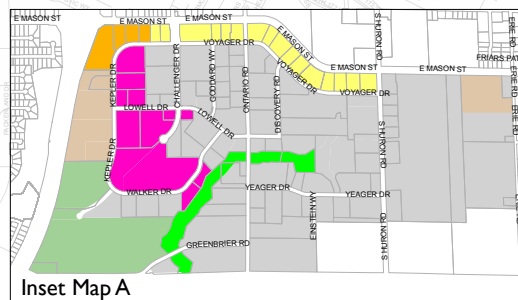
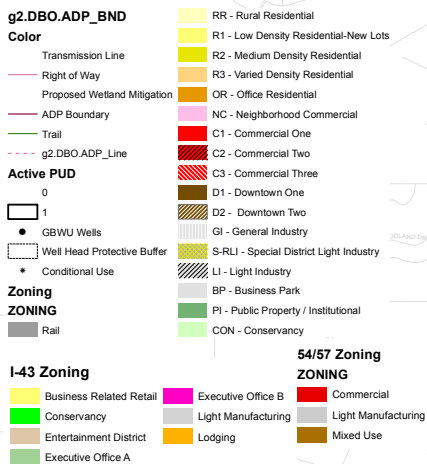
Wetland <2 acres (DNR)
1% Chance of Annual Flooding
Slopes over 20%

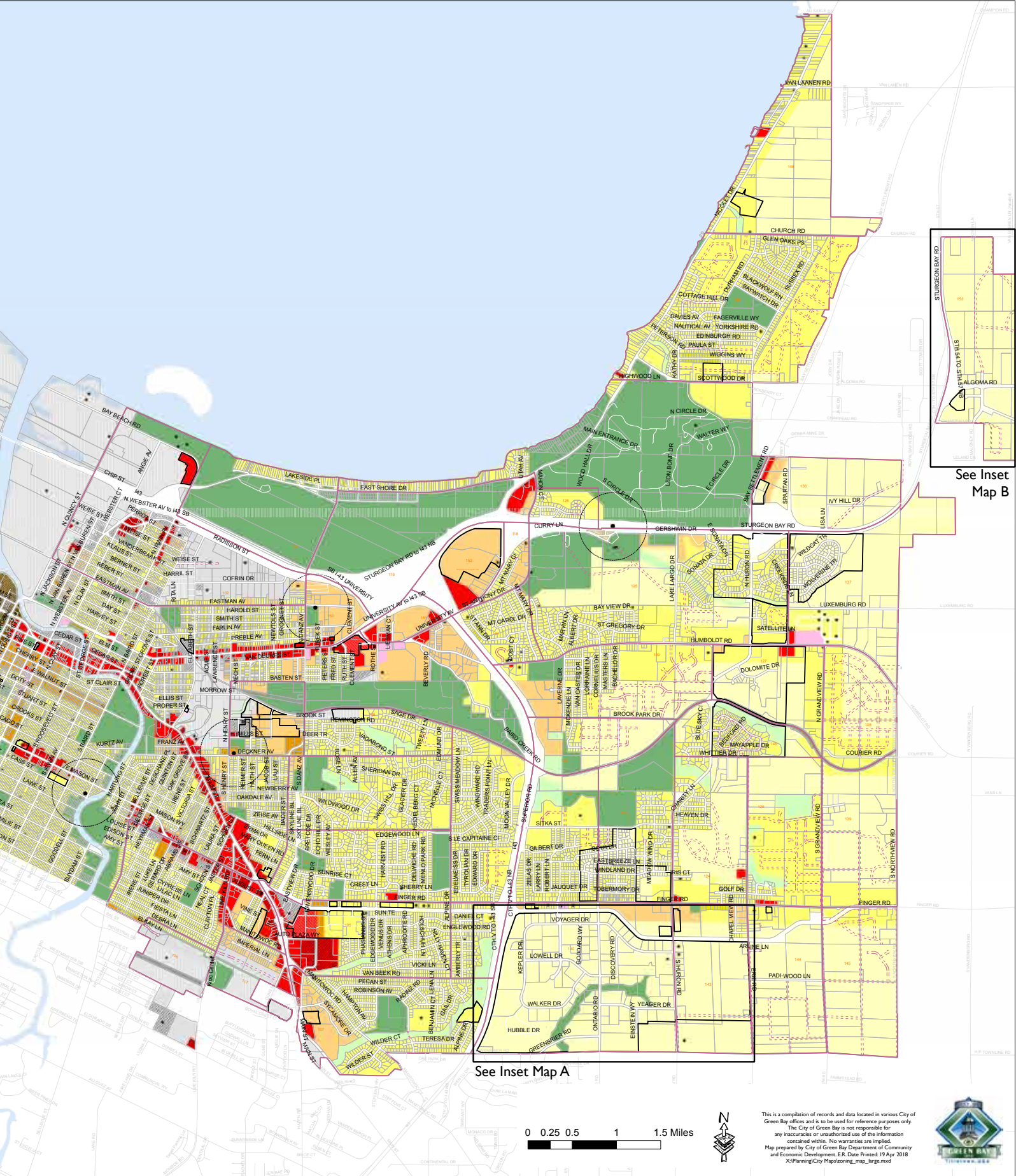
Development Limitations

City of Green Bay
City of Green Bay
Brown County, WI

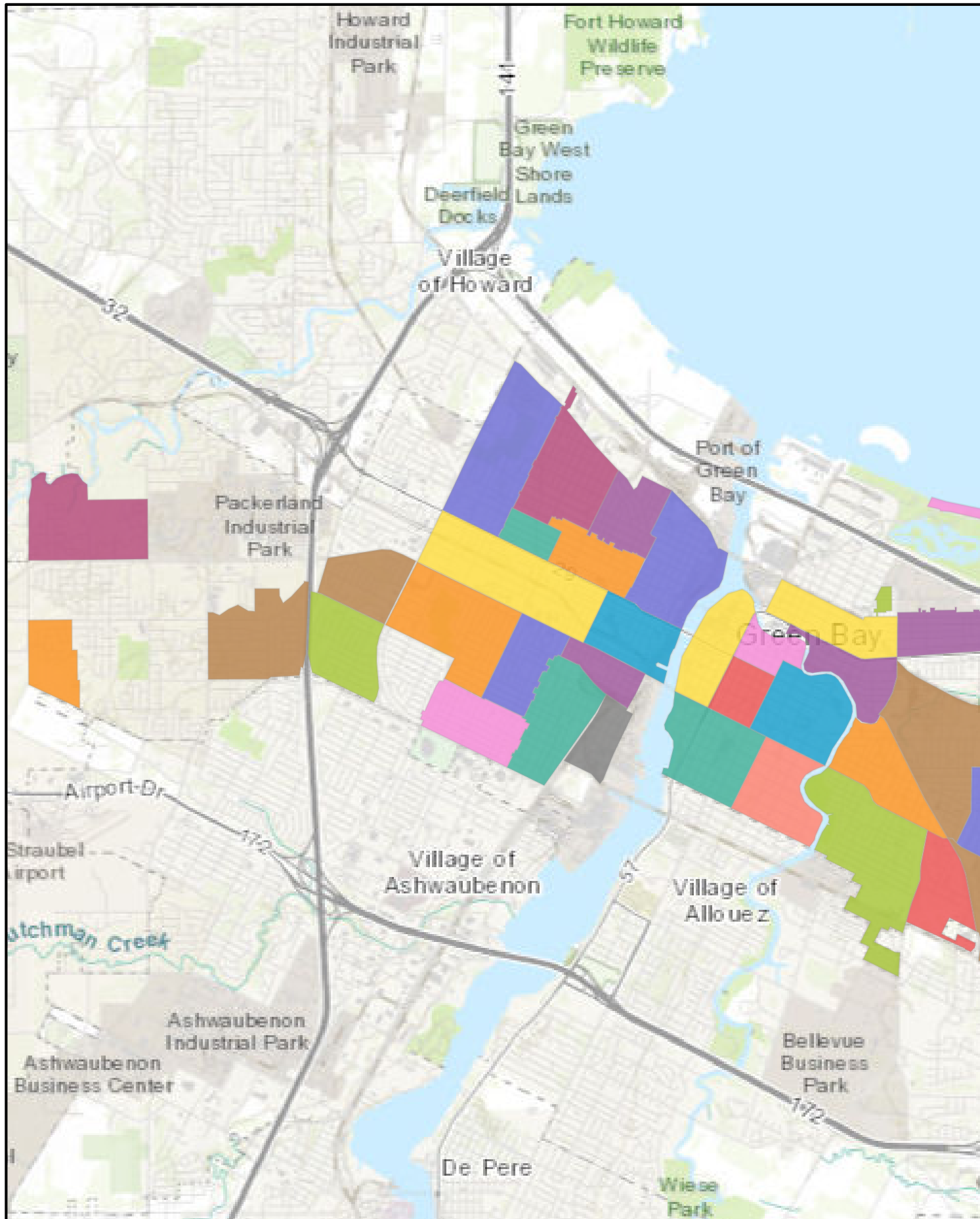
CITY OF GREEN BAY

ZONING



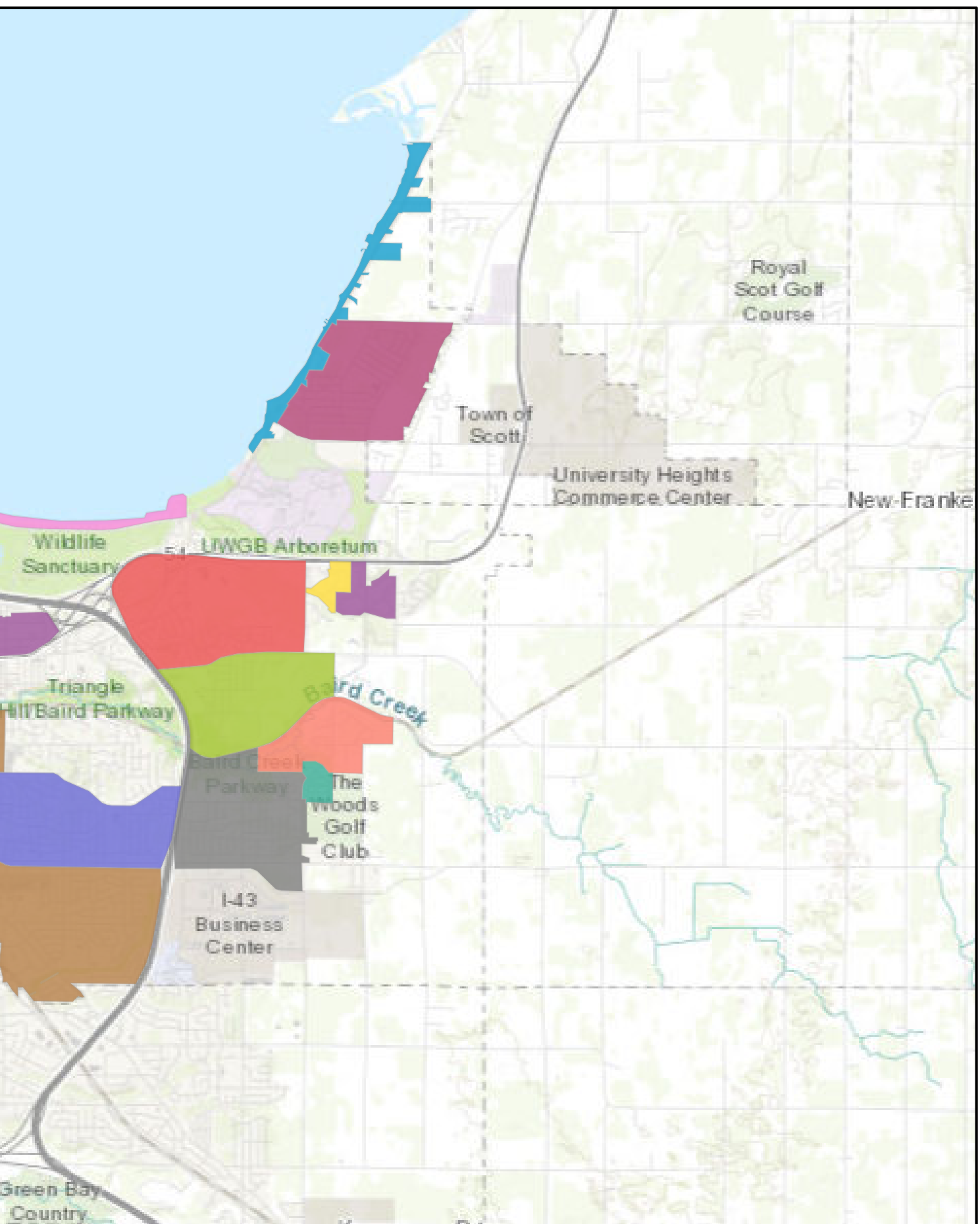


City of Green Bay Neig

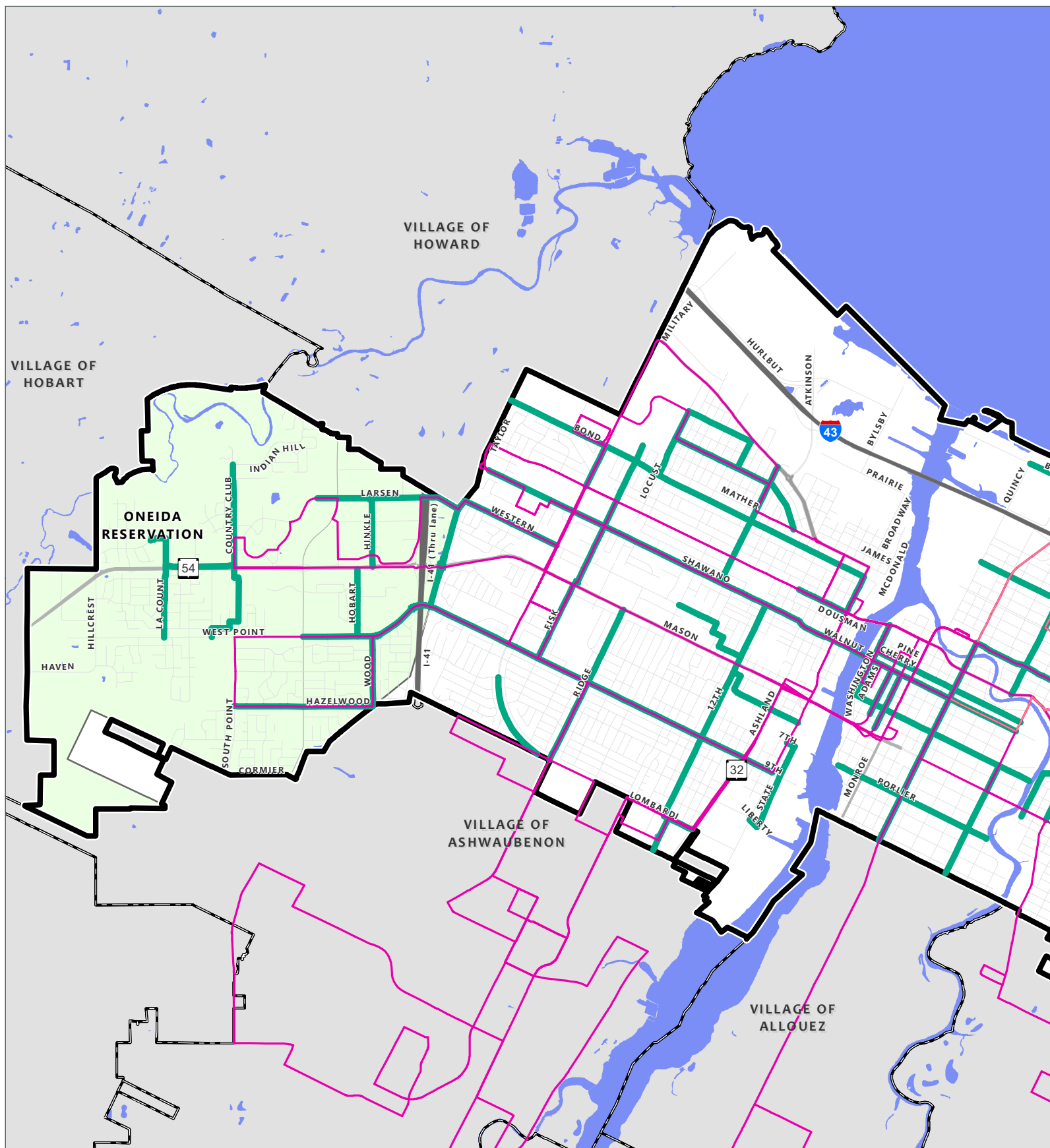


June 4, 2020

hborhood Associations



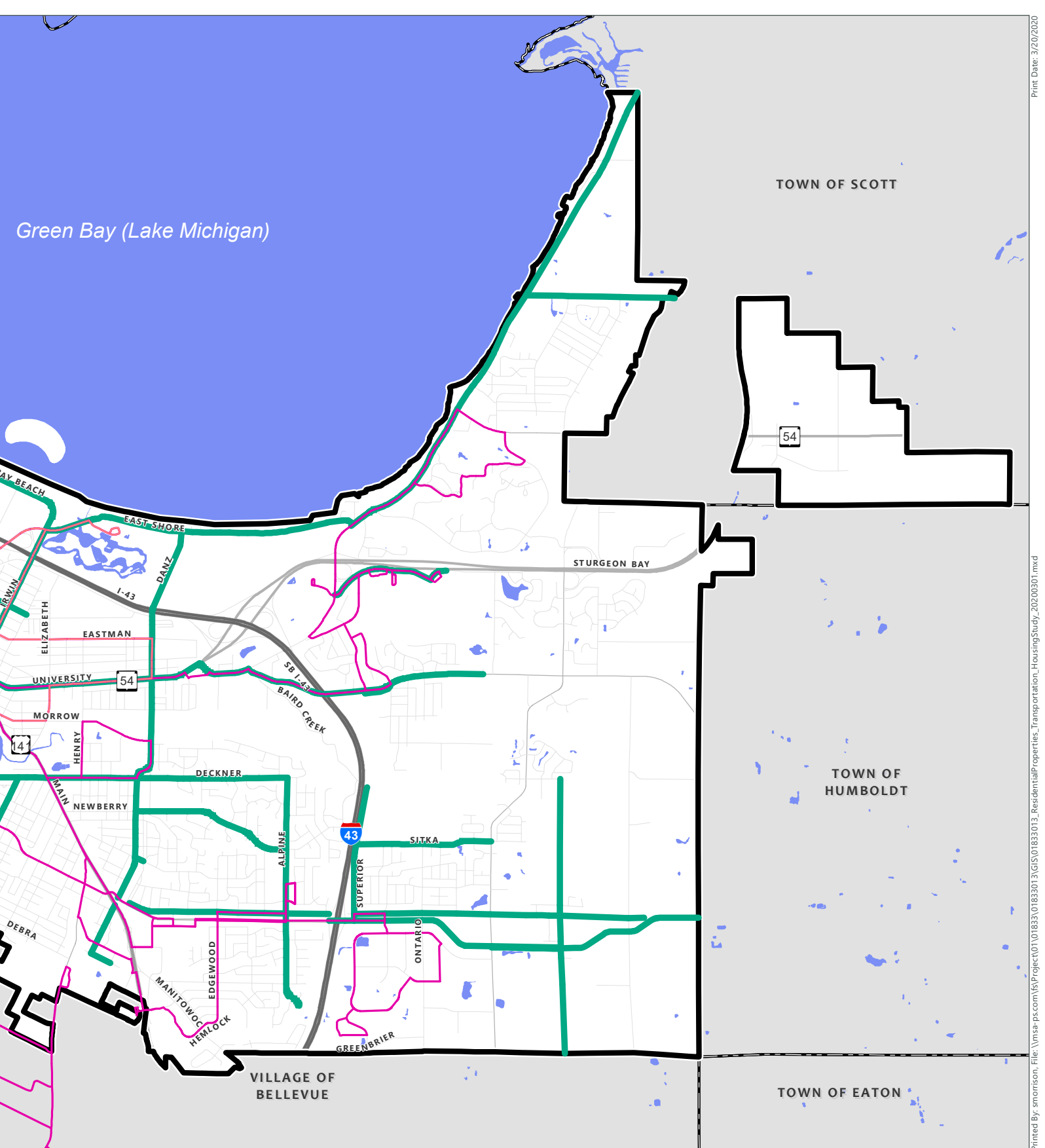
1:144,448



Data Sources:
Brown County GIS (2020)
City of Green Bay (2020)



-  Bicycle and Pedestrian Route
-  Bus Routes
-  City of Green Bay
-  Tribal Land
-  Water Body

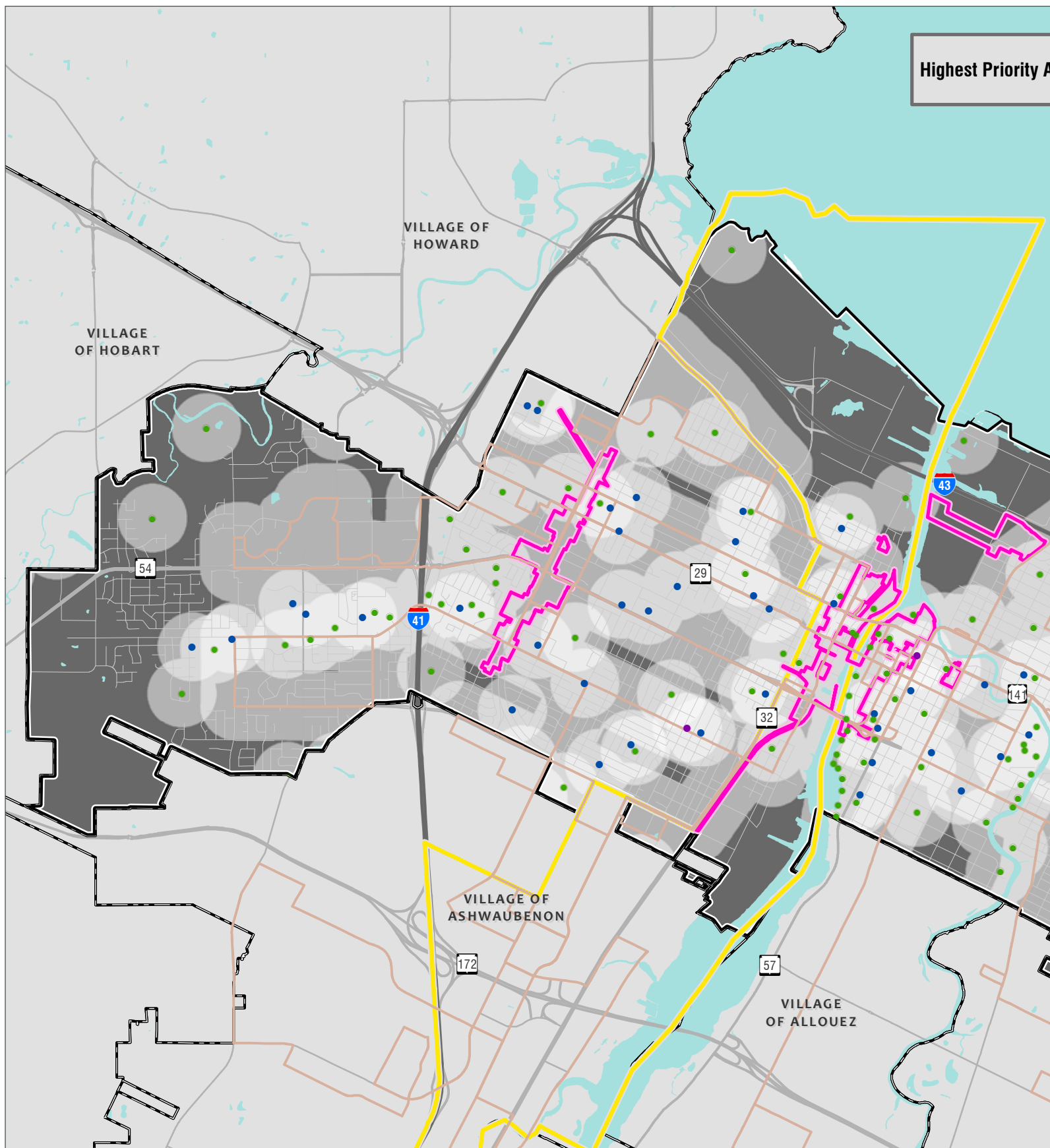


Print Date: 3/20/2020
Printed By: smorrison; File: \\msa-ps.com\fs\Project\01\01833\01833013_ResidentialProperties_Transportation_HousingStudy_20200301.mxd

Transportation Systems

City of Green Bay Housing Study
City of Green Bay
Brown County, WI

-  Astor
-  Broadway-Dousman



Data Sources:
 Brown County GIS Data
 City of Green Bay GIS Data
 Green Bay Assessor Data
 TIF District resolutions date from 1998 - 2018; data shown as currently adopted in 2020



Bus Route

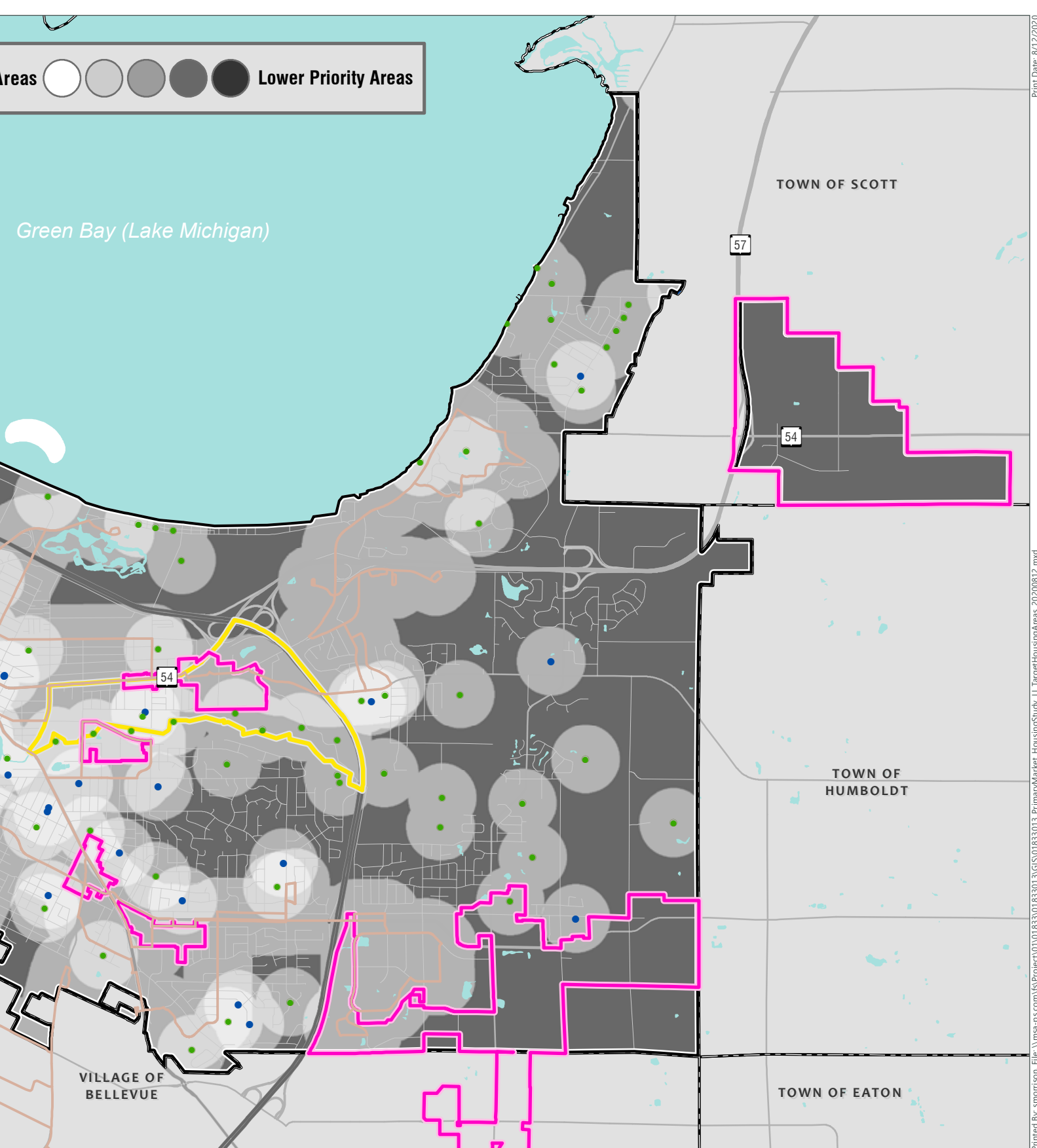
City of Green Bay

Surrounding Municipalities

Library

Park

School



Print Date: 8/12/2020

Printed By: smorrison, File: \\msa-ps.com\fs\Project\0101833\01833013\GIS\01833013_PrimaryMarket_HousingStudy_LI_TargetHousingAreas_20200812.mxd

- Opportunity Zone
- TIF District (as of 2020)
- Within 0.25 miles of Park, Library, or School

Affordable Housing Target Growth Areas

Green Bay Housing Study

City of Green Bay
Brown County, WI

EXECUTIVE GREENBAYHOUSINGMARKETSTUDY

INTRODUCTION

The purpose of this study is to help the City better understand its housing market and the housing market in surrounding communities (Allouez, Ashwaubenon, Bellevue, Suamico, De Pere and Howard)—the secondary market. This study examines the existing balance between housing demand and supply by analyzing data, talking to housing experts, and understanding local residents' experiences. Based on this examination, gaps in the number, type, price point and location of housing units in Green Bay are indicated. To close these gaps and improve housing options in the City, this study lays out a toolbox of targeted strategies.

HOUSINGGAPS& OPPORTUNITIES

Using both conservative and high growth scenarios to arrive at a range, the City will need the following to meet projected housing demand by 2040:

- **3,314-7,441 rental units (140-310/year)**

This equates to approximately the following per year, based on current rental pricepoints and HUD FY2020 income categories:

- 75-170 units with monthly rent up to \$1,030
- 50-110 units with monthly rent between \$1,150-\$1,650
- 15-30 units with monthly rent greater than \$1,440

- **4,052-9,098 owner-occupied units (170-375/year)**

This includes attached and detached units and equates to the following per year, based on current ownership price points and HUD FY2020 income categories:

- 35-75 units priced up to \$158,000
- 35-75 units priced between \$178,000-\$248,000
- 100-225 units priced greater than \$217,000

IMPLEMENTATION

(refer to pages 80-84 for more detail)

Goal

The City's primary housing goal is to Build Healthy

Neighborhoods. Healthy neighborhoods have:

- Varied housing types, sizes and price points, including both owner- and renter-occupied units. This enables more people to stay in the neighborhood as housing needs shift, and it limits future instability due to changes in the housing market.
- Sidewalks and urban design features that make walking pleasant and safe (whether for transportation or for pleasure).
- Convenient access to public transit and daily needs retail and services.
- Quality parks and open space.
- Community gather places, including both public venues (e.g. community center) and private venues (e.g. coffee shops).
- Active neighborhood associations and public or quasi-public places to meet within or near the neighborhood.

STRATEGIES TO IMPROVE HOUSING OPTIONS

Communication Strategies

1. **Establish Housing Committee**—The Housing Committee can be the driving force to implement this plan, provide oversight on the development and administration of funding programs, support public outreach about the City's housing needs and programs, and support updates to this plan as the market shifts and outside funding programs change.
2. **Improve Staff & Developer Communications & Processes**—Improve the experience for developers by coordinating feedback and sign-off from each department during the development review process. Increasing efficiency should also decrease costs to developers.

Initiatives

3. **Assist & Grow Neighborhood Associations**—Promote neighborhood identity and social cohesion through neighborhood associations. Use neighborhood associations as a way to engage residents in planning efforts and developments.
4. **Retain Inventory of and Market City-Owned Redevelopment Properties**—Continue maintaining a repository of properties owned by the RDA and

EXECUTIVE

incentives offered for residential and other types of development.

Regulation

5. **Amend Comprehensive Plan**—Update Future Land Use Map to include more flexibility in residential and mixed use areas.
6. **Examine Waiving or Reducing Development Fees**—Consider waiving or reducing fees on a case-by-case basis to encourage affordable housing and reduce costs to developers.
7. **Increase Code Enforcement for Converted Single-Family Rentals**—Create a targeted rental inspection program in areas with large number of single-family homes converted to rentals.
8. **Streamline Approval Process for Affordable Housing**—Streamline approval process for housing projects that include affordable units to offer an incentive to include these types of units in developments.
9. **Reduce Parking Requirements for Affordable Housing**—Consider reducing parking requirements for affordable multi-family developments located within a certain distance (1,000 to 1,500 feet) of a bus stop.
10. **Review Requirements for Landscaping and Building Materials in Zoning Code**—These elements can drive up developer costs. Review requirements for landscaping and hardscaping materials to see if any requirements can be softened or if there are materials that could be used to offer the same aesthetic at a lower price point.
11. **Adopt Policies That Encourage Accessory Dwelling Units (ADUs)**—Consider permitting ADUs by right in all residential areas. A requirement could be added that the property owner live on-site.
12. **Enable Cottage Courts Through PUDs**—Explore areas where cottage courts could be possible in the City and assemble and promote these areas to developers through the RDA.
13. **Create a Rural Holding (RH) Zoning District**—Create a Rural Holding District in the City's Zoning Code for undeveloped Land. The purpose of the district should be to hold land as agricultural or open space until it is ready to be placed into regular zoning classification such as R-1, R-2, etc.

Funding

14. **Create an Affordable Housing Trust Fund**—Create an Affordable Housing Trust Fund as a general purpose vehicle that can serve

various affordability initiatives anywhere in the City.

15. **Utilize Tax Increment Financing for Affordable Housing Incentives**—Use TIF for the construction

EXECUTIVE

of infrastructure to encourage the development of housing.

16. **Utilize Tax Increment Financing-Affordable Housing One-Year Extension**—Hold open TIF Districts that are about to be closed for one additional year beyond their planned or maximum duration to generate funds that can be used anywhere in the City for affordable housing.
17. **Promote the Use of the Federal and State Low Income Housing Tax Credit (LIHTC) Program** — Support and encourage developer use of LIHTC. Affordable Housing Trust Funds could be used as local match for LIHTC.
18. **Market Opportunity Zones**—Promote the four areas in the City that qualify under this program offering opportunity for private investment and development of workforce housing.
19. **Increase Use of Downpayment Assistance**— Promote Wisconsin Housing and Economic Development Association (WHEDA) and Federal Home Loan Bank of Chicago (FHLBC) downpayment

assistance programs.

20. **Amend Rental Conversion Program Policy**— Consider the following changes to the City's rental conversion grant program: 1) at least 10% of funds must be used for exterior renovations; and 2) increase the maximum amount of the grant.

Partnerships

21. **Support Habitat for Humanity, NeighborWorks Green Bay and Other Affordable Housing Providers**—Maintain supply of lots for new home construction.
22. **Form Working Groups with Major Employers**— Convene major employers annually to discuss housing issues and initiatives.
23. **Coordinate with the University of Wisconsin-Green Bay and Northeast Wisconsin Technical College(NWTC)**—Work with the University to update its campus plan every 5-10 years. A big component of the plan should be plans to house students within the community. Partner with NWTC and the Department of Workforce Development to encourage people to seek training in building trades.



Report to the
Housing Authority
of the City of Green Bay

MEETING DATE

January 21, 2021

PREPARED BY

AGENDA ITEM # E.3

Consideration with possible action on writing off delinquent tenant accounts effective February 1, 2021.

BACKGROUND

Seeking approval to write-off delinquent inactive tenant accounts. Although the GBHA will continue to pursue collection of these accounts, writing them off will reduce the amount of accounts receivable that we carry on our general ledger. These accounts will be entered into the Tax Refund Interception Program (TRIP) with the State for collections unless a repayment agreement is made.

RECOMMENDATION

Staff is recommending approval to write-off tenant balances of \$14,400.84 for Scattered Sites and \$5,027.20 for Mason Manor effective February 1, 2021.

FISCAL IMPACT

ATTACHMENTS

- I. write offs

**Green Bay Housing Authority
Tenant Write - Offs**

Scattered Sites	Address	DR	Other	Amount	Move Out Date	Approved
		\$1,147.00	\$8,790.98	\$9,937.98	10/1/2020	
		\$0.00	\$1,226.06	\$1,226.06	9/12/2020	
		\$0.00	\$2,681.80	\$2,681.80	10/1/2020	
		\$0.00	\$555.00	\$555.00	11/1/2019	
\$1,147.00 \$13,253.84 \$14,400.84						
Mason Manor	Address	DR	Other	Amount	Move Out Date	Approved
		\$0.00	\$44.00	\$44.00	10/25/2020	
		\$0.00	\$30.00	\$30.00	1/1/2020	
		\$113.00	\$1,307.90	\$1,420.90	8/10/2020	
		\$504.00	\$483.00	\$987.00	8/1/2020	
		\$1,300.00	\$712.65	\$2,012.65	11/1/2020	
		\$100.00	\$432.65	\$532.65	11/6/2020	
\$2,017.00 \$3,010.20 \$5,027.20						

Green Bay Housing Authority

Check Detail

December 2020

Type	Num	Date	Name	Memo	Account	Paid Amount
Bill Pmt -Check	5987	12/03/2020	AT&T	door syst...	1111.01 · Gene...	
Bill	10/23-11/22/20	11/22/2020		door system	4190.07 · Tele ...	-71.91
				door system	4190.07 · Tele ...	-71.91
TOTAL						-143.82
Bill Pmt -Check	5988	12/03/2020	Brown County ...		1111.01 · Gene...	
Bill	6626	11/18/2020		water heat...	4430.25 · Unit R...	-1,595.00
Bill	6625	11/18/2020		new toilet	4420.00 · Maint ...	-181.70
Bill	6624	11/18/2020		kitchen sink	4420.00 · Maint ...	-168.00
Bill	6623	11/18/2020		water valve	4420.00 · Maint ...	-172.60
Bill	6622	11/18/2020		water turn on	4420.00 · Maint ...	-75.00
TOTAL						-2,192.30
Bill Pmt -Check	5989	12/03/2020	Carrie Uhlig	1424 Admi...	1111.01 · Gene...	
Bill	112020	11/20/2020		sing langu...	4220.01 · Ten S...	-100.00
TOTAL						-100.00
Bill Pmt -Check	5990	12/03/2020		SD refund	1111.01 · Gene...	
Bill	12/2/2020	12/02/2020		SD refund ...	2114.00 · Tenan...	-200.00
				Key Dept r...	2114.02 · Securi...	-15.00
TOTAL						-215.00
Bill Pmt -Check	5991	12/03/2020	CELLCOM	Cell bill	1111.01 · Gene...	
Bill	64292	11/15/2020		cell bill	4190.07 · Tele ...	-42.88
				cell bill	4190.07 · Tele ...	-97.28
TOTAL						-140.16
Bill Pmt -Check	5992	12/03/2020	Clean By Desig...		1111.01 · Gene...	
Bill	1572	11/10/2020		cleaning #...	4430.00 · Maint ...	-250.00
				cleaning #...	4430.00 · Maint ...	-360.00
				cleaning #...	4430.00 · Maint ...	-360.00
				cleaning #...	4430.00 · Maint ...	-360.00
				cleaning #...	4430.00 · Maint ...	-250.00
Bill	1571	11/10/2020		cleaning - ...	4430.00 · Maint ...	-950.00
				cleaning - ...	4430.00 · Maint ...	-800.00
Bill	1574	11/17/2020		cleaning #...	4430.00 · Maint ...	-250.00
				cleaning #...	4430.00 · Maint ...	-340.00
TOTAL						-3,920.00
Bill Pmt -Check	5993	12/03/2020	Davis & Kuelth...	LLC paper...	1111.01 · Gene...	
Bill	451112	11/12/2020		LLC paper ...	4130.00 · Legal ...	-353.50
TOTAL						-353.50
Bill Pmt -Check	5994	12/03/2020	ELAND ELECT...	1424 Admi...	1111.01 · Gene...	
Bill	98643	11/17/2020		elevator ph...	4430.12 · Elevat...	-288.00
TOTAL						-288.00

11:31 AM

01/09/21

Green Bay Housing Authority

Check Detail

December 2020

Type	Num	Date	Name	Memo	Account	Paid Amount
Bill Pmt -Check	5995	12/03/2020	GREEN BAY W...		1111.01 · Gene...	
Bill	11/16/20-1041...	11/16/2020		1008 pine	4390.00 · Other ...	-60.05
				1008 pine	4310.00 · Water	-307.88
Bill	11/16/20-1041...	11/16/2020		1014 Pine	4390.00 · Other ...	-60.05
				1014 Pine	4310.00 · Water	-234.18
Bill	11/16/20-1041...	11/16/2020		1100 Pine	4390.00 · Other ...	-60.05
				1100 Pine	4310.00 · Water	-245.47
Bill	11/16/20-1103...	11/16/2020		1121 Univ...	4390.00 · Other ...	-60.05
				1121 Univ...	4310.00 · Water	-121.18
Bill	11/16/20-1103...	11/16/2020		1125 Univ...	4390.00 · Other ...	-60.05
				1125 Univ...	4310.00 · Water	-128.16
Bill	11/16/20-1100...	11/16/2020		1333 Univ...	4390.00 · Other ...	-60.05
				1333 Univ...	4310.00 · Water	-31.47
Bill	11/16/20-3290...	11/16/2020		1337 Univ...	4390.00 · Other ...	-60.05
				1337 Univ...	4310.00 · Water	-256.41
Bill	11/16/20-1100...	11/16/2020		1339 Univ...	4390.00 · Other ...	-60.05
				1339 Univ...	4310.00 · Water	-322.14
Bill	11/16/20-1100...	11/16/2020		1341 Univ...	4390.00 · Other ...	-60.05
				1341 Univ...	4310.00 · Water	-133.62
Bill	11/16/20-3306...	11/16/2020		1404 Univ...	4390.00 · Other ...	-60.05
				1404 Univ...	4310.00 · Water	-252.04
Bill	11/16/20-1090...	11/16/2020		1408 Univ...	4390.00 · Other ...	-60.05
				1408 Univ...	4310.00 · Water	-289.47
Bill	11/16/20-3306...	11/16/2020		1410 Univ...	4390.00 · Other ...	-60.05
				1410 Univ...	4310.00 · Water	-107.10
Bill	11/16/20-1091...	11/16/2020		1412 Univ...	4390.00 · Other ...	-60.05
				1412 Univ...	4310.00 · Water	-59.82
Bill	11/16/20-1091...	11/16/2020		1416 Univ...	4390.00 · Other ...	-60.05
				1416 Univ...	4310.00 · Water	-47.22
Bill	11/16/20-1091...	11/16/2020		1420 Univ...	4390.00 · Other ...	-60.05
				1420 Univ...	4310.00 · Water	-119.37
Bill	11/16/20-3306...	11/16/2020		1424 Univ...	4390.00 · Other ...	-60.05
				1424 Univ...	4310.00 · Water	-240.10
Bill	11/16/20-3307...	11/16/2020		1440 Univ...	4390.00 · Other ...	-60.05
				1440 Univ...	4310.00 · Water	-97.96
Bill	11/16/20-3307...	11/16/2020		1444 Univ...	4390.00 · Other ...	-60.05
				1444 Univ...	4310.00 · Water	-71.44
Bill	11/16/20-1091...	11/16/2020		1448 Univ...	4390.00 · Other ...	-60.05
				1448 Univ...	4310.00 · Water	-190.89
Bill	11/23/20-1318...	11/23/2020		1009 Crooks	4390.00 · Other ...	-60.05
				1009 Crooks	4310.00 · Water	-267.29
Bill	11/25/20-4665...	11/25/2020		1424 Amir...	4390.00 · Other ...	-347.80
				1424 Amir...	4310.00 · Water	-3,070.15
TOTAL						-8,142.16
Bill Pmt -Check	5996	12/03/2020	Koehler Flooring		1111.01 · Gene...	
Bill	1000	11/16/2020		carpet rolls	4430.25 · Unit R...	-6,562.32
				carpet rolls	4430.25 · Unit R...	-187.68
Bill	1017	11/19/2020		capet insta...	4430.00 · Maint ...	-836.00
TOTAL						-7,586.00

Green Bay Housing Authority

Check Detail

December 2020

Type	Num	Date	Name	Memo	Account	Paid Amount
Bill Pmt -Check	5997	12/03/2020	Lindeman's Cl...		1111.01 · Gene...	
Bill	147873	10/29/2020		cleaning dr...	4430.01 · Maint ...	-64.19
Bill	147874	10/29/2020		cleaning dr...	4430.01 · Maint ...	-50.73
Bill	148376	11/03/2020		cleaning dr...	4430.01 · Maint ...	-68.68
Bill	148375	11/03/2020		cleaning dr...	4430.01 · Maint ...	-55.22
Bill	148371	11/04/2020		repairs to ...	4430.01 · Maint ...	-15.90
Bill	149299	11/10/2020		cleaning dr...	4430.01 · Maint ...	-55.22
Bill	149298	11/10/2020		cleaning dr...	4430.01 · Maint ...	-68.68
Bill	149245	11/11/2020		cleaning dr...	4430.01 · Maint ...	-31.80
Bill	149621	11/16/2020		cleaning dr...	4430.01 · Maint ...	-31.80
Bill	149804	11/17/2020		repairing d...	4430.01 · Maint ...	-15.90
TOTAL						-458.12
Bill Pmt -Check	5998	12/03/2020	LIZER LAWN C...		1111.01 · Gene...	
Bill	111190AD	11/18/2020		mowing	4430.13 · Lands...	-95.60
Bill	111191AD	11/18/2020		mowing	4430.13 · Lands...	-95.60
Bill	111197AD	11/18/2020		mowing	4430.13 · Lands...	-23.90
TOTAL						-215.10
Bill Pmt -Check	5999	12/03/2020	One Service LLC		1111.01 · Gene...	
Bill	198	11/18/2020		bug treatm...	4430.17 · Exter...	-300.00
Bill	199	11/20/2020		maint servi...	4430.00 · Maint ...	-647.07
				maint servi...	4430.00 · Maint ...	-390.00
Bill	200	11/23/2020		maint servi...	4430.00 · Maint ...	-282.60
				maint servi...	4430.00 · Maint ...	-590.00
Bill	202	11/29/2020		bug treatm...	4430.17 · Exter...	-170.00
Bill	203	11/29/2020		maint servi...	4430.00 · Maint ...	-403.00
				maint servi...	4430.00 · Maint ...	-120.00
Bill	205	12/02/2020		bug treatm...	4430.17 · Exter...	-460.00
TOTAL						-3,362.67
Bill Pmt -Check	6000	12/03/2020	Robert Salesky	1424 Admi...	1111.01 · Gene...	
Bill	11/16/20	11/16/2020		keys	4420.00 · Maint ...	-6.00
TOTAL						-6.00
Bill Pmt -Check	6001	12/03/2020	Sandberg K9 S...	1424 Admi...	1111.01 · Gene...	
Bill	1691	12/01/2020		quarterly in...	4430.17 · Exter...	-2,999.98
TOTAL						-2,999.98
Bill Pmt -Check	6002	12/03/2020	SPECIAL FOR...	gutter cle...	1111.01 · Gene...	
Bill	6702	11/16/2020		gutter clea...	4430.00 · Maint ...	-2,566.00
TOTAL						-2,566.00
Bill Pmt -Check	6003	12/03/2020	TIME WARNER...	1424 Amir...	1111.01 · Gene...	
Bill	703250601111...	11/19/2020		internet	4230.00 · Ten S...	-89.99
TOTAL						-89.99

Green Bay Housing Authority

Check Detail

December 2020

Type	Num	Date	Name	Memo	Account	Paid Amount
Bill Pmt -Check	6004	12/03/2020	WELL HOUSE ...	1424 Admi...	1111.01 · Gene...	
Bill	18350	11/25/2020		dryer vent ...	4420.00 · Maint ...	-700.00
TOTAL						-700.00
Bill Pmt -Check	6005	12/03/2020	WISCONSIN P...		1111.01 · Gene...	
Bill	11/17/20-2671-...	11/17/2020		1577 Charl...	4320.00 · Electri...	-26.93
				1577 Charl...	4330.00 · Gas	-39.75
Bill	11/18/20-2671-...	11/18/2020		1010 Pine	4320.00 · Electri...	-42.17
				1010 Pine	4330.00 · Gas	-31.72
Bill	11/19/20-2671-...	11/19/2020		967 Holzer	4320.00 · Electri...	-15.03
				967 Holzer	4330.00 · Gas	-14.93
Bill	12/20 UR's	12/01/2020		323 N Ashl...	4320.01 · Utility ...	-67.00
				1014 Pine ...	4320.01 · Utility ...	-86.00
				1410 Univ...	4320.01 · Utility ...	-62.00
				1420 Univ...	4320.01 · Utility ...	-66.00
				1440 Univ...	4320.01 · Utility ...	-3.00
				886 Divisio...	4320.01 · Utility ...	-9.00
				325 N Ashl...	4320.01 · Utility ...	-7.00
				415 N Map...	4320.01 · Utility ...	-40.00
				839 Christi...	4320.01 · Utility ...	-86.00
				967 Holzer...	4320.01 · Utility ...	-103.00
TOTAL						-699.53
Bill Pmt -Check	6006	12/03/2020	YP	1424 Admi...	1111.01 · Gene...	
Bill	11/17/2020	11/17/2020		ad	4190.08 · Marke...	-29.00
TOTAL						-29.00
Bill Pmt -Check	6007	12/17/2020	AMA HEATING	323/325 N ...	1111.01 · Gene...	
Bill	S91411	12/04/2020		furnace call	4430.10 · Heati...	-114.00
TOTAL						-114.00
Bill Pmt -Check	6008	12/17/2020	BELLIN HOME ...	1424 Admi...	1111.01 · Gene...	
Bill	MB5576	12/04/2020		RN Comm...	4230.00 · Ten S...	-350.00
TOTAL						-350.00
Bill Pmt -Check	6009	12/17/2020	CITY OF GREE...		1111.01 · Gene...	
Bill	970-12420	10/30/2020		envelopes	4190.03 · Paper...	-21.24
				envelopes	4190.03 · Paper...	-249.20
Bill	970-12420	11/17/2020		keys/locks/...	4420.00 · Maint ...	-95.78
				light switch	4420.00 · Maint ...	-9.97
Bill	970-12420	11/24/2020		fridge parts	4430.18 · Applia...	-85.50
				garbage	4430.19 · Garba...	-410.00
				HIBU	4190.08 · Marke...	-20.00
				light bulbs	4420.00 · Maint ...	-7.50
				light bulbs/...	4420.00 · Maint ...	-36.37
Bill	970-12420	11/30/2020		appliance ...	4420.00 · Maint ...	-2.50
				bandaids/ ...	4190.03 · Paper...	-61.72
				bandaids/ ...	4190.03 · Paper...	-61.72
Bill	970-12420	11/30/2020		copies	4190.01 · Printing	-81.13
				copies	4190.01 · Printing	-81.13
Bill	970-12422	11/30/2020		Wages	4110.00 · Admin...	-7,578.59
				Benefits	4182.00 · Emplo...	-3,302.17
				Wages	4410.00 · Maint ...	-13,368.21

Green Bay Housing Authority

Check Detail

December 2020

Type	Num	Date	Name	Memo	Account	Paid Amount
				Benefits	4433.00 · Emp ...	-4,796.31
				Wages	4110.00 · Admin...	-5,156.67
				Benefits	4182.00 · Emplo...	-2,093.91
				Wages	4410.00 · Maint ...	-1,447.42
				Benefits	4433.00 · Emp ...	-784.93
				Wages	4110.00 · Admin...	-4,528.97
				Benefits	4182.00 · Emplo...	-1,877.74
Bill	138369	11/30/2020		fuel	4430.03 · Maint ...	-10.78
Bill	138321	12/01/2020		fuel	4430.03 · Maint ...	-10.78
				office supp...	4190.03 · Paper...	-67.30
TOTAL						-46,247.54
Bill Pmt -Check	6010	12/17/2020	Clean By Desig...	1424 Admi...	1111.01 · Gene...	
Bill	1576	12/08/2020		cleaning #...	4430.00 · Maint ...	-460.00
TOTAL						-460.00
Bill Pmt -Check	6011	12/17/2020	D & D Glass Co...	1010 Pine	1111.01 · Gene...	
Bill	76850	10/20/2020		screen rep...	4420.00 · Maint ...	-77.85
TOTAL						-77.85
Bill Pmt -Check	6012	12/17/2020	Davis & Kuelth...		1111.01 · Gene...	
Bill	451708	12/03/2020		wi dor filin...	4130.00 · Legal ...	-100.00
TOTAL						-100.00
Bill Pmt -Check	6013	12/17/2020	Jayme Valentine	mileage	1111.01 · Gene...	
Bill	8/1-11/30/20 m...	12/05/2020		mileage	4150.00 · Travel	-30.00
				mileage	4150.00 · Travel	-170.68
TOTAL						-200.68
Bill Pmt -Check	6014	12/17/2020	LANGAN INVE...		1111.01 · Gene...	
Bill	11/1-11/30/20 ...	12/05/2020		profession...	4130.01 · Invest...	-1,276.01
Bill	11/1-11/30/20 ...	12/05/2020		profession...	4130.01 · Invest...	-28.00
TOTAL						-1,304.01
Bill Pmt -Check	6015	12/17/2020	Leanne Helmrich	sign lang...	1111.01 · Gene...	
Bill	GR20157	12/01/2020		sign langu...	4230.00 · Ten S...	-150.00
TOTAL						-150.00
Bill Pmt -Check	6016	12/17/2020	Lindeman's Cl...		1111.01 · Gene...	
Bill	149305	11/10/2020		cleaning dr...	4430.01 · Maint ...	-55.22
Bill	149304	11/10/2020		cleaning dr...	4430.01 · Maint ...	-73.17
Bill	151149	11/20/2020		cleaning dr...	4430.01 · Maint ...	-31.80
Bill	150710	11/24/2020		cleaning dr...	4430.01 · Maint ...	-55.22
Bill	150711	11/24/2020		cleaning D...	4430.01 · Maint ...	-68.68
TOTAL						-284.09

Green Bay Housing Authority

Check Detail

December 2020

Type	Num	Date	Name	Memo	Account	Paid Amount
Bill Pmt -Check	6017	12/17/2020	One Service LLC	maint	1111.01 · Gene...	
Bill	206	12/06/2020		maint	4430.01 · Maint ...	-478.80
				maint	4430.01 · Maint ...	-190.00
TOTAL						-668.80
Bill Pmt -Check	6018	12/17/2020	PAMPERIN CO...		1111.01 · Gene...	
Bill	10/30/2020	10/30/2020		doors - 13...	4430.25 · Unit R...	-1,967.00
Bill	11/4/2020	11/04/2020		doors - 13...	4430.25 · Unit R...	-1,248.00
Bill	11/10/2020	11/10/2020		doors - 13...	4430.25 · Unit R...	-1,595.00
Bill	11/16/20	11/16/2020		cabinets - ...	4430.25 · Unit R...	-1,664.00
TOTAL						-6,474.00
Bill Pmt -Check	6019	12/17/2020	Square One Re...	415 N Maple	1111.01 · Gene...	
Bill	SOR-20-4404	11/24/2020		fire repairs...	4420.00 · Maint ...	-785.09
TOTAL						-785.09
Bill Pmt -Check	6020	12/17/2020	TEAM APPARE...	1424 Admi...	1111.01 · Gene...	
Bill	119982	12/08/2020		shirts	4420.00 · Maint ...	-51.00
TOTAL						-51.00
Bill Pmt -Check	6021	12/17/2020	TIME WARNER...	1424 Admi...	1111.01 · Gene...	
Bill	12/2/2020	12/02/2020		cable	4230.00 · Ten S...	-2,633.52
TOTAL						-2,633.52
Bill Pmt -Check	6022	12/17/2020	Twin Eagle Hol...		1111.01 · Gene...	
Bill	136023	11/12/2020		1424 Admi...	4330.00 · Gas	-1,554.19
Bill	136738	12/10/2020		1424 Admi...	4330.00 · Gas	-2,765.85
TOTAL						-4,320.04
Bill Pmt -Check	6023	12/17/2020	WISCONSIN P...		1111.01 · Gene...	
Bill	12/1/20-2671-0...	12/01/2020		1424 Admi...	4320.00 · Electri...	-740.07
Bill	12/1/20-2671-0...	12/01/2020		1424 Admi...	4320.00 · Electri...	-3,800.09
TOTAL						-4,540.16
Bill Pmt -Check	6024	12/30/2020	ABC Supply Co.	1333 Univ...	1111.01 · Gene...	
Bill	97600192	12/07/2020		windows- 10	4430.25 · Unit R...	-2,175.72
TOTAL						-2,175.72
Bill Pmt -Check	6025	12/30/2020		SD refund	1111.01 · Gene...	
Bill	SD refund	12/21/2020		Pet Dept - ...	2114.02 · Securi...	-234.69
				SD refund ...	3690.02 · Other ...	-516.31
TOTAL						-751.00

Green Bay Housing Authority

Check Detail

December 2020

Type	Num	Date	Name	Memo	Account	Paid Amount
Bill Pmt -Check	6026	12/30/2020	BELSON CO	1424 Admi...	1111.01 · Gene...	
Bill	387521	12/10/2020		soap/glove...	4420.00 · Maint ...	-845.46
TOTAL						-845.46
Bill Pmt -Check	6027	12/30/2020	Brown County ...		1111.01 · Gene...	
Bill	6645	12/19/2020		water heater	4420.00 · Maint ...	-1,130.00
Bill	6646	12/19/2020		faucet repair	4420.00 · Maint ...	-113.88
TOTAL						-1,243.88
Bill Pmt -Check	6028	12/30/2020	CELLCOM	cell bill	1111.01 · Gene...	
Bill	193074	12/15/2020		cell bill	4190.07 · Tele ...	-43.00
				Cell Bill	4190.07 · Tele ...	-95.53
TOTAL						-138.53
Bill Pmt -Check	6029	12/30/2020	CITY OF GREE...		1111.01 · Gene...	
Bill	970-12420	12/04/2020		2 stoves	4430.18 · Applia...	-1,200.00
				Backgroun...	4130.01 · Invest...	-4.08
				Backgroun...	4130.01 · Invest...	-4.08
				doorbell	4420.00 · Maint ...	-20.98
				hand rail &...	4420.00 · Maint ...	-25.18
Bill	138452	12/07/2020		recycleing ...	4430.19 · Garba...	-90.05
Bill	970-12420	12/09/2020		drip bowls	4420.00 · Maint ...	-44.08
				fridg door ...	4420.00 · Maint ...	-151.74
Bill	970-12420	12/17/2020		christmas ...	4220.01 · Ten S...	-1,200.00
				water supp...	4420.00 · Maint ...	-4.09
TOTAL						-2,744.28
Bill Pmt -Check	6030	12/30/2020	Clean By Desig...	1121 Univ...	1111.01 · Gene...	
Bill	1577	12/21/2020		Cleaning 1...	4430.00 · Maint ...	-968.00
TOTAL						-968.00
Bill Pmt -Check	6031	12/30/2020	GRAINGER		1111.01 · Gene...	
Bill	9733910435	12/02/2020		dehumidifier	4420.00 · Maint ...	-181.00
Bill	9740088159	12/08/2020		Batteries	4420.00 · Maint ...	-273.60
TOTAL						-454.60
Bill Pmt -Check	6032	12/30/2020	GREEN BAY W...		1111.01 · Gene...	
Bill	12/16/20-2080...	12/16/2020		912 S Oakl...	4390.00 · Other ...	-60.05
				912 S Oakl...	4310.00 · Water	-190.16
Bill	12/16/20-2045...	12/16/2020		1577 Charl...	4390.00 · Other ...	-60.05
				1577 Charl...	4310.00 · Water	-182.72
TOTAL						-492.98

Green Bay Housing Authority

Check Detail

December 2020

Type	Num	Date	Name	Memo	Account	Paid Amount
Bill Pmt -Check	6033	12/30/2020	Jayme Valentine	reimburs...	1111.01 · Gene...	
Bill	12/17/20	12/17/2020		christmas ... heaters	4220.00 · Ten S... 4420.00 · Maint ...	-85.18 -68.41
TOTAL						-153.59
Bill Pmt -Check	6034	12/30/2020	Ka Vang	mileage	1111.01 · Gene...	
Bill	8/1-12/22/20 m...	12/22/2020		mileage mileage	4150.00 · Travel 4150.00 · Travel	-42.84 -5.75
TOTAL						-48.59
Bill Pmt -Check	6035	12/30/2020	LARSON PAIN...	1424 Admi...	1111.01 · Gene...	
Bill	5513	12/09/2020		painting #8... painting #2... painting #4...	4430.00 · Maint ... 4430.00 · Maint ... 4430.00 · Maint ...	-231.80 -231.80 -231.80
TOTAL						-695.40
Bill Pmt -Check	6036	12/30/2020	Lindeman's Cl...		1111.01 · Gene...	
Bill	150713	11/24/2020		cleaning dr...	4430.01 · Maint ...	-55.22
Bill	150712	11/24/2020		cleaning dr...	4430.01 · Maint ...	-68.68
Bill	152054	12/09/2020		cleaning dr...	4430.01 · Maint ...	-68.68
Bill	152053	12/09/2020		cleaning dr...	4430.01 · Maint ...	-55.22
TOTAL						-247.80
Bill Pmt -Check	6037	12/30/2020	Lutheran Socia...	social wor...	1111.01 · Gene...	
Bill	152863	11/30/2020		social work...	4210.00 · Ten S...	-5,557.00
TOTAL						-5,557.00
Bill Pmt -Check	6038	12/30/2020	MID-STATE SU...	1577 charl...	1111.01 · Gene...	
Bill	398079	12/15/2020	MID-STATE SU...	ss	20000 · Account...	0.00
Bill	4398077	12/15/2020	MID-STATE SU...	ss	20000 · Account...	0.00
Bill	4399143	12/18/2020		sink	4430.00 · Maint ...	-47.77
TOTAL						-47.77
Bill Pmt -Check	6039	12/30/2020	One Service LLC		1111.01 · Gene...	
Bill	207	12/13/2020		treatment ...	4430.17 · Exter...	-120.00
Bill	208	12/13/2020		maint help	4430.00 · Maint ...	-330.20
				maint help	4430.00 · Maint ...	-510.00
Bill	210	12/16/2020		dodent ser...	4430.17 · Exter...	-60.00
Bill	211	12/16/2020		treatment ...	4430.17 · Exter...	-240.00
Bill	212	12/20/2020		maint help	4430.01 · Maint ...	-669.40
				maint help	4430.01 · Maint ...	-373.80
Bill	213	12/23/2020		treatment ...	4430.17 · Exter...	-120.00
Bill	216	12/23/2020		maintenance	4430.01 · Maint ...	-518.70
				maintenance	4430.01 · Maint ...	-400.00
TOTAL						-3,342.10

Green Bay Housing Authority

Check Detail

December 2020

Type	Num	Date	Name	Memo	Account	Paid Amount
Bill Pmt -Check	6040	12/30/2020	SCOTT WARN...		1111.01 · Gene...	
Bill	138	12/19/2020		windows - 4	4430.25 · Unit R...	-400.00
Bill	137	12/19/2020		clean out g...	4420.00 · Maint ...	-175.00
				windows - 9	4430.25 · Unit R...	-900.00
TOTAL						-1,475.00
Bill Pmt -Check	6041	12/30/2020	SHERWIN-WIL...	ss	1111.01 · Gene...	
Bill	1901-0	12/07/2020		paint	4420.00 · Maint ...	-76.72
TOTAL						-76.72
Bill Pmt -Check	6042	12/30/2020	TIME WARNER...	1424 Admi...	1111.01 · Gene...	
Bill	703250601121...	12/19/2020		wifi	4230.00 · Ten S...	-89.99
TOTAL						-89.99
Bill Pmt -Check	6043	12/30/2020	Wash Multifam...	1424 Admi...	1111.01 · Gene...	
Bill	sinv00021721	12/09/2020		laundry re...	4420.00 · Maint ...	-185.00
TOTAL						-185.00
Bill Pmt -Check	6044	12/30/2020	WISCONSIN P...		1111.01 · Gene...	
Bill	11/19/20-2671-...	11/19/2020		967 Holzer	4320.00 · Electri...	-15.03
				967 Holzer	4330.00 · Gas	-14.93
Bill	12/11/20-2671-...	12/11/2020		1125 Univ...	4320.00 · Electri...	-36.24
				1125 Univ...	4330.00 · Gas	-33.68
Bill	12/11/20-2671-...	12/11/2020		1333 Univ...	4320.00 · Electri...	-36.70
				1333 Univ...	4330.00 · Gas	-48.76
Bill	12/17/20-2671-...	12/17/2020		1410 Univ...	4320.00 · Electri...	-38.37
				1410 Univ...	4330.00 · Gas	-42.34
Bill	12/17/20-2671-...	12/17/2020		967 Holzer	4320.00 · Electri...	-0.15
				967 Holzer	4330.00 · Gas	-0.15
Bill	12/17/20-2671-...	12/17/2020		1577 Charls	4320.00 · Electri...	-24.05
				1577 Charls	4330.00 · Gas	-55.73
Bill	12/23/20-2671-...	12/23/2020		1010 Pine	4320.00 · Electri...	-6.83
				1010 Pine	4330.00 · Gas	-5.12
Bill	1/2021 ur's	01/01/2021		323 N Ashl...	4320.01 · Utility ...	-67.00
				1014 Pine ...	4320.01 · Utility ...	-86.00
				1410 Univ...	4320.01 · Utility ...	-62.00
				1420 Univ...	4320.01 · Utility ...	-66.00
				1440 Univ...	4320.01 · Utility ...	-3.00
				886 Divisio...	4320.01 · Utility ...	-9.00
				715 N Che...	4320.01 · Utility ...	-120.00
				325 N Ash...	4320.01 · Utility ...	-7.00
				415 N Map...	4320.01 · Utility ...	-40.00
				839 Christi...	4320.01 · Utility ...	-86.00
				967 Holzer...	4320.01 · Utility ...	-62.00
				509 S Map...	4320.01 · Utility ...	-19.00
TOTAL						-985.08
Bill Pmt -Check	6045	12/30/2020	YP	1424 Admi...	1111.01 · Gene...	
Bill	12/17/20	12/17/2020		ads	4190.08 · Marke...	-29.00
TOTAL						-29.00

Green Bay Housing Authority

Budget vs. Actual

Summary

Oct-20

Actuals
Actuals

	COCC		Mason Manor		RevBonds		ScSite		TOTAL	
	YTD	Budget	YTD	Budget	YTD	Budget	YTD	Budget	YTD	Budget
Total Income	72,129.33	173,926.04	384,965.15	815,873.41	18,500.00	24,955.00	173,281.75	333,415.74	648,876.23	1,348,170.19
Total Expense	55,138.60	149,375.00	386,399.78	1,099,670.84	257.58	1,725.00	176,036.63	618,483.36	617,832.59	1,869,254.20
Net Income	16,990.73	24,551.04	-1,434.63	-283,797.43	18,242.42	23,230.00	-2,754.88	-285,067.62	31,043.64	-521,084.01

Reserve Spreadsheet

	MM	SS
Projected from 6/30/19	476,008	245,925
YTD Net Income/(loss)	(1,435)	(2,755)
Without Depreciation		
Committed Funds	(150,000)	-
Remaining Projects	-	(12,482)
Subtotal	324,573	230,688
Transfer	-	-
Projected Reserve	324,573	230,688
6 Month Expenses	442,264	239,658
Excess/shortfall	(117,691)	(8,970)
	☹	☹

Green Bay Housing Authority

Budget vs. Actual Detail

COCC

Mason Manor

ACCOUNTS
ADMINISTRATIVE

Income

	YTD	Budget	\$ Over Budget	% of Budget	YTD	Budget	\$ Over Budget	% of Budget
2802.00 · Hud Contributions	0.00	0.00	0.00	0.0%	94,680.00	165,931.80	-71,251.80	57.06%
3110.00 · Dwelling Rental	0.00	0.00	0.00	0.0%	211,941.04	477,505.21	-265,564.17	44.39%
3120.00 · Excess Utilities	0.00	0.00	0.00	0.0%	1,924.00	4,436.40	-2,512.40	43.37%
3510.00 · Management Fee Revenue	54,628.66	128,981.04	129,864.00	42.35%	0.00	0.00	0.00	0.0%
3520.00 · Asset Management Rev	10,050.00	24,240.00	24,000.00	41.46%	0.00	0.00	0.00	0.0%
3530.00 · BookKeeping Fee Rev	7,365.00	18,180.00	18,000.00	40.51%	0.00	0.00	0.00	0.0%
3610.00 · Int Income	0.00	2,500.00	2,500.00	0.0%	905.43	10,000.00	-9,094.57	9.05%
3690.00 · Other Income - Tenants	0.00	0.00	0.00	0.0%	2,755.00	7,500.00	-4,745.00	36.73%
3690.01 · Other Income - Ins Dividends	85.67	25.00	15.00	342.68%	2,570.28	500.00	2,070.28	514.06%
3690.02 · Other Income	0.00	0.00	0.00	0.0%	3,905.48	8,000.00	-4,094.52	48.82%
3690.03 · Cell Tower Rent	0.00	0.00	0.00	0.0%	66,283.92	142,000.00	-75,716.08	46.68%
3700.00 · HUD Cares grant	0.00	0.00	0.00	0.0%	0.00	0.00	0.00	0.0%
9110.00 · Transfers In	0.00	0.00	0.00	0.0%	0.00	0.00	0.00	0.0%
Total Income	72,129.33	173,926.04	-101,796.71	41.47%	384,965.15	815,873.41	-430,908.26	47.18%

Expense

	YTD	Budget	\$ Over Budget	% of Budget	YTD	Budget	\$ Over Budget	% of Budget
4110.00 · Admin Salaries	22,038.60	70,000.00	-47,961.40	31.48%	40,541.90	98,000.00	-57,458.10	41.37%
4120.00 · Compensated Absences	0.00	0.00	0.00	0.0%	0.00	1,000.00	-1,000.00	0.0%
4130.00 · Legal Expense	5,328.50	2,000.00	3,328.50	266.43%	1,530.25	1,500.00	30.25	102.02%
4130.01 · Investigations Expense	0.00	0.00	0.00	0.0%	1,520.08	2,600.00	-1,079.92	58.47%
4140.00 · Staff Training	0.00	7,000.00	-7,000.00	0.0%	125.00	4,000.00	-3,875.00	3.13%
4150.00 · Travel	44.85	200.00	-155.15	22.43%	35.75	250.00	-214.25	14.3%
4160.00 · Management Fee	0.00	0.00	0.00	0.0%	41,611.24	98,696.64	-57,085.40	42.16%
4163.00 · BookKeeping Fee	0.00	0.00	0.00	0.0%	5,610.00	13,680.00	-8,070.00	41.01%
4165.00 · Asset Management Fee	0.00	0.00	0.00	0.0%	7,650.00	18,240.00	-10,590.00	41.94%
4171.00 · Auditing Fees	0.00	1,800.00	-1,800.00	0.0%	0.00	3,600.00	-3,600.00	0.0%
4182.00 · Employee Benefits - Admin	10,225.18	30,000.00	-19,774.82	34.08%	19,346.73	40,000.00	-20,653.27	48.37%
4190.01 · Printing	0.00	500.00	-500.00	0.0%	525.24	2,750.00	-2,224.76	19.1%
4190.02 · Postage	94.35	300.00	-205.65	31.45%	412.50	1,000.00	-587.50	41.25%
4190.03 · Paper & Office Supplies	624.81	500.00	124.81	124.96%	426.75	1,500.00	-1,073.25	28.45%
4190.04 · Publications	0.00	500.00	-500.00	0.0%	0.00	0.00	0.00	0.0%
4190.05 · Membership Dues & Fees	0.00	400.00	-400.00	0.0%	0.00	50.00	-50.00	0.0%
4190.06 · Computer Support	500.03	7,000.00	-6,499.97	7.14%	4,698.50	12,000.00	-7,301.50	39.15%
4190.07 · Tele Fax & Comm	0.00	0.00	0.00	0.0%	913.95	1,750.00	-836.05	52.23%
4190.08 · Marketing	0.00	0.00	0.00	0.0%	1,325.16	2,300.00	-974.84	57.62%
4190.10 · Miscellaneous	15,645.03	15,000.00	645.03	104.3%	20.50	2,000.00	-1,979.50	1.03%
4210.00 · Ten Ser-Salary	0.00	0.00	0.00	0.0%	0.00	0.00	0.00	0.0%
4220.00 · Ten Ser-Recr Etc	0.00	0.00	0.00	0.0%	85.18	1,500.00	-1,414.82	5.68%
4220.01 · Ten Ser - Resident Part	0.00	0.00	0.00	0.0%	2,109.54	3,000.00	-890.46	70.32%
4230.00 · Ten Ser-Contrs	0.00	0.00	0.00	0.0%	18,305.50	37,804.20	-19,498.70	48.42%
4310.00 · Water	0.00	0.00	0.00	0.0%	17,294.45	43,000.00	-25,705.55	40.22%
4320.00 · Electricity	0.00	0.00	0.00	0.0%	27,510.33	68,500.00	-40,989.67	40.16%
4320.01 · Utility Reimbursements	0.00	0.00	0.00	0.0%	0.00	0.00	0.00	0.0%
4330.00 · Gas	0.00	0.00	0.00	0.0%	7,324.13	31,000.00	-23,675.87	23.63%
4390.00 · Other Utilities	0.00	0.00	0.00	0.0%	2,096.60	4,700.00	-2,603.40	44.61%
4410.00 · Maint - Labor	0.00	0.00	0.00	0.0%	50,796.93	139,000.00	-88,203.07	36.55%
4420.00 · Maint - Supplies	0.00	100.00	-100.00	0.0%	22,548.00	67,000.00	-44,452.00	33.65%
4430.00 · Maint - Contracts	0.00	0.00	0.00	0.0%	14,761.52	45,000.00	-30,238.48	32.8%
4430.01 · Maint - Non-Contract	0.00	0.00	0.00	0.0%	4,056.26	5,500.00	-1,443.74	73.75%
4430.03 · Maint - Truck Maint	0.00	100.00	-100.00	0.0%	269.45	2,500.00	-2,230.55	10.78%
4430.09 · Fire Protection - Maint	0.00	0.00	0.00	0.0%	2,005.08	5,000.00	-2,994.92	40.1%
4430.10 · Heating and Cooling	0.00	0.00	0.00	0.0%	2,900.39	5,000.00	-2,099.61	58.01%
4430.11 · Snow Removal	0.00	0.00	0.00	0.0%	1,282.52	2,500.00	-1,217.48	51.3%
4430.12 · Elevator Maintenance	0.00	0.00	0.00	0.0%	6,000.24	10,500.00	-4,499.76	57.15%
4430.13 · Landscape and Grounds	0.00	0.00	0.00	0.0%	11.73	5,000.00	-4,988.27	0.24%
4430.15 · Electrical	0.00	0.00	0.00	0.0%	0.00	1,000.00	-1,000.00	0.0%
4430.16 · Plumbing	0.00	0.00	0.00	0.0%	182.00	1,750.00	-1,568.00	10.4%
4430.17 · Extermination	0.00	0.00	0.00	0.0%	13,086.38	24,000.00	-10,913.62	54.53%
4430.18 · Appliances	0.00	0.00	0.00	0.0%	0.00	5,000.00	-5,000.00	0.0%
4430.19 · Garbage & Trash Removal	0.00	0.00	0.00	0.0%	2,511.00	6,000.00	-3,489.00	41.85%
4430.25 · Unit Repair	0.00	0.00	0.00	0.0%	2,635.00	0.00	2,635.00	100.0%
4432.00 · Extraordinary Maintenance	0.00	0.00	0.00	0.0%	0.00	0.00	0.00	0.0%
4433.00 · Emp Ben Contr-ord maint	0.00	0.00	0.00	0.0%	21,938.68	48,000.00	-26,061.32	45.71%
4480.00 · Protect Service	0.00	0.00	0.00	0.0%	620.24	0.00	620.24	100.0%
4510.00 · Insurance Expense - Property	0.00	0.00	0.00	0.0%	32,979.08	11,000.00	21,979.08	299.81%
4510.01 · Insurance Expenses - Liability	200.00	300.00	-100.00	66.67%	6,796.00	7,000.00	-204.00	97.09%
4520.00 · PILOT	0.00	0.00	0.00	0.0%	0.00	34,000.00	-34,000.00	0.0%
4530.00 · Bank Fees	437.25	1,025.00	-587.75	42.66%	0.00	0.00	0.00	0.0%
4572.00 · Bad Debt - Tenant Rents	0.00	0.00	0.00	0.0%	0.00	5,000.00	-5,000.00	0.0%
4590.00 · Other General	0.00	12,000.00	-12,000.00	0.0%	0.00	0.00	0.00	0.0%
4700.00 · HUD Cares grant exp	0.00	0.00	0.00	0.0%	0.00	0.00	0.00	0.0%

Green Bay Housing Authority

Budget vs. Actual Detail

COCC

Mason Manor

YTD	Budget	\$ Over Budget	% of Budget	YTD	Budget	\$ Over Budget	% of Budget
0.00	650.00	-650.00	0.0%	0.00	175,000.00	-175,000.00	0.0%
0.00	0.00	0.00	0.0%	0.00	0.00	0.00	0.0%
55,138.60	149,375.00	-94,236.40	36.91%	386,399.78	1,099,670.84	-713,271.06	35.14%
16,990.73	24,551.04	-7,560.31	69.21%	-1,434.63	-283,797.43	282,362.80	0.51%

4800.00 · Depreciation Expense
9120.00 · Transfers Out

Total Expense
Net Income/(Loss)

Green Bay Housing Authority

Budget vs. Actual Detail

RevBonds

ScSite

AQCAPB525
AATAATAATA

Income

	YTD	Budget	\$ Over Budget	% of Budget	YTD	Budget	\$ Over Budget	% of Budget
2802.00 · Hud Contributions	0.00	0.00	0.00	0.0%	85,071.00	155,191.20	-70,120.20	54.82%
3110.00 · Dwelling Rental	0.00	0.00	0.00	0.0%	79,067.64	160,424.54	-81,356.90	49.29%
3120.00 · Excess Utilities	0.00	0.00	0.00	0.0%	0.00	0.00	0.00	0.0%
3510.00 · Management Fee Revenue	0.00	0.00	0.00	0.0%	0.00	0.00	0.00	0.0%
3520.00 · Asset Management Rev	0.00	0.00	0.00	0.0%	0.00	0.00	0.00	0.0%
3530.00 · BookKeeping Fee Rev	0.00	0.00	0.00	0.0%	0.00	0.00	0.00	0.0%
3610.00 · Int Income	0.00	10,000.00	-10,000.00	0.0%	0.00	7,500.00	-7,500.00	0.0%
3690.00 · Other Income - Tenants	0.00	0.00	0.00	0.0%	0.00	0.00	0.00	0.0%
3690.01 · Other Income - Ins Dividends	0.00	0.00	0.00	0.0%	5,911.64	1,300.00	4,611.64	454.74%
3690.02 · Other Income	18,500.00	14,955.00	3,545.00	123.7%	3,231.47	9,000.00	-5,768.53	35.91%
3690.03 · Cell Tower Rent	0.00	0.00	0.00	0.0%	0.00	0.00	0.00	0.0%
3700.00 · HUD Cares grant	0.00	0.00	0.00	0.0%	0.00	0.00	0.00	0.0%
9110.00 · Transfers In	0.00	0.00	0.00	0.0%	0.00	0.00	0.00	0.0%
Total Income	18,500.00	24,955.00	-6,455.00	74.13%	173,281.75	333,415.74	-160,133.99	51.97%

Expense

4110.00 · Admin Salaries	46.26	500.00	-453.74	9.25%	22,221.28	68,000.00	-45,778.72	32.68%
4120.00 · Compensated Absences	0.00	0.00	0.00	0.0%	0.00	2,000.00	-2,000.00	0.0%
4130.00 · Legal Expense	0.00	0.00	0.00	0.0%	343.44	1,500.00	-1,156.56	22.9%
4130.01 · Investigations Expense	0.00	0.00	0.00	0.0%	6,175.54	3,500.00	2,675.54	176.44%
4140.00 · Staff Training	0.00	0.00	0.00	0.0%	125.00	4,000.00	-3,875.00	3.13%
4150.00 · Travel	0.00	0.00	0.00	0.0%	213.52	500.00	-286.48	42.7%
4160.00 · Management Fee	0.00	0.00	0.00	0.0%	13,017.42	31,167.36	-18,149.94	41.77%
4163.00 · BookKeeping Fee	0.00	0.00	0.00	0.0%	1,755.00	4,320.00	-2,565.00	40.63%
4165.00 · Asset Management Fee	0.00	0.00	0.00	0.0%	2,400.00	5,760.00	-3,360.00	41.67%
4171.00 · Auditing Fees	0.00	525.00	-525.00	0.0%	0.00	3,400.00	-3,400.00	0.0%
4182.00 · Employee Benefits - Admin	11.32	200.00	-188.68	5.66%	8,915.76	27,000.00	-18,084.24	33.02%
4190.01 · Printing	0.00	0.00	0.00	0.0%	187.46	2,000.00	-1,812.54	9.37%
4190.02 · Postage	0.00	0.00	0.00	0.0%	412.50	1,000.00	-587.50	41.25%
4190.03 · Paper & Office Supplies	0.00	0.00	0.00	0.0%	198.79	1,000.00	-801.21	19.88%
4190.04 · Publications	0.00	0.00	0.00	0.0%	0.00	0.00	0.00	0.0%
4190.05 · Membership Dues & Fees	0.00	0.00	0.00	0.0%	0.00	50.00	-50.00	0.0%
4190.06 · Computer Support	0.00	0.00	0.00	0.0%	4,698.50	6,750.00	-2,051.50	69.61%
4190.07 · Tele Fax & Comm	0.00	0.00	0.00	0.0%	604.48	1,200.00	-595.52	50.37%
4190.08 · Marketing	0.00	0.00	0.00	0.0%	0.00	0.00	0.00	0.0%
4190.10 · Miscellaneous	200.00	500.00	-300.00	40.0%	20.50	2,000.00	-1,979.50	1.03%
4210.00 · Ten Ser-Salary	0.00	0.00	0.00	0.0%	0.00	0.00	0.00	0.0%
4220.00 · Ten Ser-Recr Etc	0.00	0.00	0.00	0.0%	0.00	0.00	0.00	0.0%
4220.01 · Ten Ser - Resident Part	0.00	0.00	0.00	0.0%	1,200.00	1,250.00	-50.00	96.0%
4230.00 · Ten Ser-Contrs	0.00	0.00	0.00	0.0%	0.00	0.00	0.00	0.0%
4310.00 · Water	0.00	0.00	0.00	0.0%	19,883.91	27,000.00	-7,116.09	73.64%
4320.00 · Electricity	0.00	0.00	0.00	0.0%	824.99	3,500.00	-2,675.01	23.57%
4320.01 · Utility Reimbursements	0.00	0.00	0.00	0.0%	3,525.00	0.00	3,525.00	100.0%
4330.00 · Gas	0.00	0.00	0.00	0.0%	536.69	2,500.00	-1,963.31	21.47%
4390.00 · Other Utilities	0.00	0.00	0.00	0.0%	5,345.39	10,000.00	-4,654.61	53.45%
4410.00 · Maint - Labor	0.00	0.00	0.00	0.0%	15,869.58	44,000.00	-28,130.42	36.07%
4420.00 · Maint - Supplies	0.00	0.00	0.00	0.0%	13,873.13	40,000.00	-26,126.87	34.68%
4430.00 · Maint - Contracts	0.00	0.00	0.00	0.0%	11,550.94	40,000.00	-28,449.06	28.88%
4430.01 · Maint - Non-Contract	0.00	0.00	0.00	0.0%	1,825.50	5,286.00	-3,460.50	34.54%
4430.03 · Maint - Truck Maint	0.00	0.00	0.00	0.0%	269.49	1,500.00	-1,230.51	17.97%
4430.09 · Fire Protection - Maint	0.00	0.00	0.00	0.0%	0.00	0.00	0.00	0.0%
4430.10 · Heating and Cooling	0.00	0.00	0.00	0.0%	114.00	3,300.00	-3,186.00	3.46%
4430.11 · Snow Removal	0.00	0.00	0.00	0.0%	0.00	2,000.00	-2,000.00	0.0%
4430.12 · Elevator Maintenance	0.00	0.00	0.00	0.0%	0.00	0.00	0.00	0.0%
4430.13 · Landscape and Grounds	0.00	0.00	0.00	0.0%	430.20	11,000.00	-10,569.80	3.91%
4430.15 · Electrical	0.00	0.00	0.00	0.0%	0.00	0.00	0.00	0.0%
4430.16 · Plumbing	0.00	0.00	0.00	0.0%	385.00	10,000.00	-9,615.00	3.85%
4430.17 · Extermination	0.00	0.00	0.00	0.0%	1,280.78	4,000.00	-2,719.22	32.02%
4430.18 · Appliances	0.00	0.00	0.00	0.0%	1,885.49	1,000.00	885.49	188.55%
4430.19 · Garbage & Trash Removal	0.00	0.00	0.00	0.0%	614.03	2,000.00	-1,385.97	30.7%
4430.25 · Unit Repair	0.00	0.00	0.00	0.0%	-0.39	0.00	-0.39	100.0%
4432.00 · Extraordinary Maintenance	0.00	0.00	0.00	0.0%	0.00	0.00	0.00	0.0%
4433.00 · Emp Ben Contr-ord maint	0.00	0.00	0.00	0.0%	8,956.79	16,000.00	-7,043.21	55.98%
4480.00 · Protect Service	0.00	0.00	0.00	0.0%	0.00	0.00	0.00	0.0%
4510.00 · Insurance Expense - Property	0.00	0.00	0.00	0.0%	23,535.92	41,000.00	-17,464.08	57.41%
4510.01 · Insurance Expenses - Liability	0.00	0.00	0.00	0.0%	2,841.00	3,000.00	-159.00	94.7%
4520.00 · PILOT	0.00	0.00	0.00	0.0%	0.00	35,000.00	-35,000.00	0.0%
4530.00 · Bank Fees	0.00	0.00	0.00	0.0%	0.00	0.00	0.00	0.0%
4572.00 · Bad Debt - Tenant Rents	0.00	0.00	0.00	0.0%	0.00	15,000.00	-15,000.00	0.0%
4590.00 · Other General	0.00	0.00	0.00	0.0%	0.00	0.00	0.00	0.0%
4700.00 · HUD Cares grant exp	0.00	0.00	0.00	0.0%	0.00	0.00	0.00	0.0%

Green Bay Housing Authority
Budget vs. Actual Detail

RevBonds					ScSite			
	YTD	Budget	\$ Over Budget	% of Budget	YTD	Budget	\$ Over Budget	% of Budget
4800.00 · Depreciation Expense	0.00	0.00	0.00	0.0%	0.00	135,000.00	-135,000.00	0.0%
9120.00 · Transfers Out	0.00	0.00	0.00	0.0%	0.00	0.00	0.00	0.0%
Total Expense	257.58	1,725.00	-1,467.42	14.93%	176,036.63	618,483.36	-442,446.73	28.46%
Net Income/(Loss)	18,242.42	23,230.00	-4,987.58	78.53%	-2,754.88	-285,067.62	282,312.74	0.97%

Green Bay Housing Authority

Budget vs. Actual Detail

TOTAL

ACCOUNTS
RECEIVABLE

Income

	YTD	Budget	\$ Over Budget	% of Budget
2802.00 · Hud Contributions	179,751.00	321,123.00	-141,372.00	0.56
3110.00 · Dwelling Rental	291,008.68	637,929.75	-346,921.07	0.46
3120.00 · Excess Utilities	1,924.00	4,436.40	-2,512.40	0.43
3510.00 · Management Fee Revenue	54,628.66	128,981.04	-74,352.38	0.42
3520.00 · Asset Management Rev	10,050.00	24,240.00	-14,190.00	0.41
3530.00 · BookKeeping Fee Rev	7,365.00	18,180.00	-10,815.00	0.41
3610.00 · Int Income	905.43	30,000.00	-29,094.57	0.03
3690.00 · Other Income - Tenants	2,755.00	7,500.00	-4,745.00	0.37
3690.01 · Other Income - Ins Dividends	8,567.59	1,825.00	6,742.59	4.69
3690.02 · Other Income	25,636.95	31,955.00	-6,318.05	0.80
3690.03 · Cell Tower Rent	66,283.92	142,000.00	-75,716.08	0.47
3700.00 · HUD Cares grant	0.00	0.00	0.00	0.00
9110.00 · Transfers In	0.00	0.00	0.00	0.00
Total Income	648,876.23	1,348,170.19	-699,293.96	48.13%

Expense

4110.00 · Admin Salaries	84,848.04	236,500.00	-151,651.96	35.88%
4120.00 · Compensated Absences	0.00	3,000.00	-3,000.00	0.0%
4130.00 · Legal Expense	7,202.19	5,000.00	2,202.19	144.04%
4130.01 · Investigations Expense	7,695.62	6,100.00	1,595.62	126.16%
4140.00 · Staff Training	250.00	15,000.00	-14,750.00	1.67%
4150.00 · Travel	294.12	950.00	-655.88	30.96%
4160.00 · Management Fee	54,628.66	129,864.00	-75,235.34	42.07%
4163.00 · BookKeeping Fee	7,365.00	18,000.00	-10,635.00	40.92%
4165.00 · Asset Management Fee	10,050.00	24,000.00	-13,950.00	41.88%
4171.00 · Auditing Fees	0.00	9,325.00	-9,325.00	0.0%
4182.00 · Employee Benefits - Admin	38,498.99	97,200.00	-58,701.01	39.61%
4190.01 · Printing	712.70	5,250.00	-4,537.30	13.58%
4190.02 · Postage	919.35	2,300.00	-1,380.65	39.97%
4190.03 · Paper & Office Supplies	1,250.35	3,000.00	-1,749.65	41.68%
4190.04 · Publications	0.00	500.00	-500.00	0.0%
4190.05 · Membership Dues & Fees	0.00	500.00	-500.00	0.0%
4190.06 · Computer Support	9,897.03	25,750.00	-15,852.97	38.44%
4190.07 · Tele Fax & Comm	1,518.43	2,950.00	-1,431.57	51.47%
4190.08 · Marketing	1,325.16	2,300.00	-974.84	57.62%
4190.10 · Miscellaneous	15,886.03	19,500.00	-3,613.97	81.47%
4210.00 · Ten Ser-Salary	0.00	0.00	0.00	0.0%
4220.00 · Ten Ser-Recr Etc	85.18	1,500.00	-1,414.82	5.68%
4220.01 · Ten Ser - Resident Part	3,309.54	4,250.00	-940.46	77.87%
4230.00 · Ten Ser-Contrs	18,305.50	37,804.20	-19,498.70	48.42%
4310.00 · Water	37,178.36	70,000.00	-32,821.64	53.11%
4320.00 · Electricity	28,335.32	72,000.00	-43,664.68	39.36%
4320.01 · Utility Reimbursements	3,525.00	0.00	3,525.00	100.0%
4330.00 · Gas	7,860.82	33,500.00	-25,639.18	23.47%
4390.00 · Other Utilities	7,441.99	14,700.00	-7,258.01	50.63%
4410.00 · Maint - Labor	66,666.51	183,000.00	-116,333.49	36.43%
4420.00 · Maint - Supplies	36,421.13	107,100.00	-70,678.87	34.01%
4430.00 · Maint - Contracts	26,312.46	85,000.00	-58,687.54	30.96%
4430.01 · Maint - Non-Contract	5,881.76	10,786.00	-4,904.24	54.53%
4430.03 · Maint - Truck Maint	538.94	4,100.00	-3,561.06	13.15%
4430.09 · Fire Protection - Maint	2,005.08	5,000.00	-2,994.92	40.1%
4430.10 · Heating and Cooling	3,014.39	8,300.00	-5,285.61	36.32%
4430.11 · Snow Removal	1,282.52	4,500.00	-3,217.48	28.5%
4430.12 · Elevator Maintenance	6,000.24	10,500.00	-4,499.76	57.15%
4430.13 · Landscape and Grounds	441.93	16,000.00	-15,558.07	2.76%
4430.15 · Electrical	0.00	1,000.00	-1,000.00	0.0%
4430.16 · Plumbing	567.00	11,750.00	-11,183.00	4.83%
4430.17 · Extermination	14,367.16	28,000.00	-13,632.84	51.31%
4430.18 · Appliances	1,885.49	6,000.00	-4,114.51	31.43%
4430.19 · Garbage & Trash Removal	3,125.03	8,000.00	-4,874.97	39.06%
4430.25 · Unit Repair	2,634.61	0.00	2,634.61	100.0%
4432.00 · Extraordinary Maintenance	0.00	0.00	0.00	0.0%
4433.00 · Emp Ben Contr-ord maint	30,895.47	64,000.00	-33,104.53	48.27%
4480.00 · Protect Service	620.24	0.00	620.24	100.0%
4510.00 · Insurance Expense - Property	56,515.00	52,000.00	4,515.00	108.68%
4510.01 · Insurance Expenses - Liability	9,837.00	10,300.00	-463.00	95.51%
4520.00 · PILOT	0.00	69,000.00	-69,000.00	0.0%
4530.00 · Bank Fees	437.25	1,025.00	-587.75	42.66%
4572.00 · Bad Debt - Tenant Rents	0.00	20,000.00	-20,000.00	0.0%
4590.00 · Other General	0.00	12,000.00	-12,000.00	0.0%
4700.00 · HUD Cares grant exp	0.00	0.00	0.00	0.0%

Green Bay Housing Authority

Budget vs. Actual Detail

TOTAL

4800.00 · Depreciation Expense
9120.00 · Transfers Out
Total Expense
Net Income/(Loss)

YTD	Budget	\$ Over Budget	% of Budget
0.00	310,650.00	-310,650.00	0.0%
0.00	0.00	0.00	0.0%
617,832.59	1,869,254.20	-1,251,421.61	33.05%
31,043.64	-521,084.01	552,127.65	-5.96%



1723 Murphy Court, Green Bay, WI 54303 • Phone: 920-494-9910 • www.LanganAndAssociates.com

January 2, 2021

Jayne Valentine
Senior Property Manager
Housing Authority of City of Green Bay
1424 Admiral Court
Green Bay, WI 54303

Re: Monthly Report:

Ms. Valentine,

For the month of December 2020 there were **16** Green Bay Housing applications reviewed by Langan and Associates. They were:

- 7** Applications for Mason Manor.
- 7** Applications for Scattered Sites.

Should there be any questions please feel free to contact me at (920) 639-6667.

Respectfully submitted,

Ken Brodhagen

Ken Brodhagen, Investigator
Langan & Associates, Inc.

This document is confidential and intended for the use of the listed recipient only.

GREEN BAY HOUSING AUTHORITY
(JANUARY 2021)

			MASON MANOR VACANCIES (6 TOTAL)		
UNIT	MOVEOUT	BEDRM	NEW LEASE	MOVE OUT REASON	CURRENT STATUS OF UNIT
###	12/01/20	1	?	DECEASED	READY FOR MOVE IN-OFFERED
###	12/01/20	1	?	MOVED OUT TO BIGGER APARTMENT	READY FOR MOVE IN-OFFERED
###	12/31/20	1LG	?	WENT TO ASSISTED LIVING	UNIT TURNOVER
###	01/01/21	1	?	EVICTON-DMG PROP.	UNIT TURNOVER
###	01/05/21	1	?	MOVED TO LIVE WITH FAMILY	UNIT TURNOVER
###	01/08/21	1	?	EVICTON- UNREPORTED HHM	UNIT TURNOVER
			SCATTERED SITES VACANCIES (3 TOTAL)		
###	11/1/20	4	?	EVICTON	UNIT TURNOVER
###	12/31/20	3	?	MOVED TO DEPERE HOUSING	UNIT TURNOVER
###	1/11/21	3	?	MOVED OUT OF GB	UNIT TURNOVER
UPCOMING VACANCIES				APPLICATIONS INFO	
	MASON MANOR (1 TOTAL)			MM APPLICANTS:	TOTAL
	UNIT	STATUS		1 bedroom (33-BC; 31-non BC)	64
	###	EVICTON-SMOKING		2 bedroom (1-BC; 1-non BC)	2
	SCATTERED S. (3 TOTAL)			SS APPLICANTS:	TOTAL
	UNIT	STATUS		2 bedroom (49-BC; 15-non BC)	64
	###	MOVING TO DE PERE		3 bedroom (7-BC; 5-non BC)	12
	###	MOVING OUT OF GB		4 bedroom (12-BC; 2-non BC)	14
	MOVE IN/OUT #'S			48 NEW MOVE INS	49 MOVE OUTS
OCCUPANY RATES				HUD	
	MM	SS	GBHA	MM	SS
Jan	99.34%	100.00%	99.67%	99.34%	100.00%
Feb	99.34%	100.00%	99.67%	99.34%	100.00%
March	98.03%	100.00%	99.01%	98.03%	100.00%
April	98.68%	100.00%	99.34%	98.68%	100.00%
May	98.68%	97.92%	98.30%	98.68%	97.92%
June	98.03%	100.00%	99.01%	98.03%	100.00%
July	96.05%	100.00%	98.03%	96.05%	100.00%
Aug	98.68%	100.00%	99.34%	98.68%	100.00%
Sept	98.03%	97.92%	97.97%	98.03%	97.92%
Oct	100.00%	95.83%	97.92%	100.00%	95.83%
Nov	99.34%	93.75%	96.55%	99.34%	97.92%
Dec	98.68%	100.00%	99.34%	98.68%	100.00%
TOTAL	98.57%	98.78%	98.68%	98.57%	99.13%