AGENDA OF THE REDEVELOPMENT AUTHORITY OF THE CITY OF GREEN BAY

TUESDAY, JANUARY 14, 2025, 1:30 PM

City Hall, Room 604 - The Harry Maier Room.
Virtual attendance is also available via Zoom.

A. Zoom Meeting Information.

1. Join Zoom Meeting Online:
   https://us02web.zoom.us/j/83188044732?pwd=YUducEM2VUZWOGVYZzMyNTA0c1FJQT09

   Or call in by phone: +1 312 626 6799
   Meeting ID: 831 8804 4732
   Passcode: 084117

   If you wish to speak at this public meeting or leave a comment, please fill out the online Comment Form prior to the meeting. More detailed Zoom Instructions can be found online.

B. Roll Call.

1. Members: Chair Gary Delveaux, Vice-Chair Matt Schueller, Deby Dehn, Ald. Kathy Hinkfuss, Stephen Srubas, Melanie Parma, and Renita Robinson.
   Liaisons: Jeff Mirkes, Leah Weycker, and Brooke Hafs.

C. Approval of the Agenda.

1. Approval of the agenda for the Tuesday, January 14, 2025, meeting of the Redevelopment Authority.

D. Approval of Minutes.

1. Approval of the minutes from the December 10, 2024, meeting.

E. Public Hearing

1. Consideration with possible action on a determination of blight for property located at 1400 Main Street (Parcel 8-1).

F. Regular Business.

1. Consideration with possible action to adopt a Resolution approving a blight determination and acquisition of property located at 1400 Main Street.

2. Consideration with possible action to adopt an Affordable Housing Extension Resolution for TID Four (4), Downtown/Washington Apartments.

3. Consideration with possible action to adopt a Termination Resolution for the closure of TID Four (4), Downtown/Washington Apartments.

4. Consideration with possible action to select NeighborWorks Green Bay to administer the City of Green Bay's Down Payment Assistance Program.

5. Consideration with possible action to approve a three-month planning option to Deals, Development & Partnership Capital for the construction of five townhomes on the sites located at 1118 N Van Buren Street, 1124 N Van Buren Street, and 910 Reber Street.

6. Consideration with possible action to approve a one-year development agreement to Nancy A Livingston to construct an owner-occupied, single-family home on the site located at 601 St. George Street.

7. Consideration with possible action for approval of final payment to Peters Concrete Co., in the amount of $21,663.58, for Contract "CD 22-01 Third Street Reconstruction."

8. Consideration with possible action for approval of final payment to Peters Concrete Co., in the amount of $5,678.07, for Contract "CD 21-01 Sidewalks, Arndt Street Resurfacing, and Alley Resurfacing."

G. Informational.

1. Financial report and check register.

2. Brownfields program update.

3. Director's report and project updates.

4. Date of next meeting: February 11, 2025.

H. 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 Redevelopment 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.

Report to the
Redevelopment Authority of the City of Green Bay

MEETING DATE	PREPARED BY
January 14, 2025	Rebecca Finco, Staff

AGENDA ITEM # E.1

Consideration with possible action on a determination of blight for property located at 1400 Main Street (Parcel 8-1).

BACKGROUND

The Property at 1400 Main Street (Parcel 8-1), as shown in the attached property map and photos, is located on the southeast corner of the intersection of Main Street and North Baird Street and is bordered to the south by the East River. The Property consists of one parcel totaling approximately .93 acres of vacant, partially paved land. The site has been vacant since the demolition of previous surface-level structures in 2017 and 2020, which razed deteriorated buildings to encourage future development. A partially exposed basement still exists along the southern boundary, functioning as a retaining wall to protect against flooding from the East River. The Property is undergoing environmental and engineering assessments to address obstacles that have hindered redevelopment plans and contributed to its deteriorated condition. The Property owner is collaborating with the City to resolve these challenges and create a viable redevelopment plan which includes the City's planned acquisition of the Property to explore future opportunities.

City staff has conducted an assessment of the Property's current conditions, based upon City inspection records, Environmental Site Assessment reports, photographs, and visual confirmation, as they align with the statutory definition of "blight" found in Wis. Stats. 32.03(6) and 66.1333(2m)(bm) and proposes the site's current condition meets the definition of blight by impeding community growth, contributing to economic and social liabilities, and posing hazards to public health, safety and welfare. The Property has previously been identified as blighted within the Tax Increment District Eleven (11) Project Plan, adopted on August 16, 2005, and as part of the Cedar and Main Blight District, which was designated by Common Council on July 19, 2016. Collaborative efforts between the City and the current property owner are essential for restoring the property's value and mitigating the impacts of blight on both the site and the surrounding area.

The purpose of this public hearing is to provide interested parties a reasonable opportunity to express their views regarding the proposed blight determination for 1400 Main Street (Parcel 8-1).

RECOMMENDATION

Based on preliminary findings, the Property is recommended to meet the definition of blight per the statutory criteria.

FISCAL IMPACT

None

ATTACHMENTS

1. 1400 Main St Property Map

2. 1400 Main St Property Photos

1400 Main St

Feet
0 20 40 80

N

Proposed Blighted Parcel

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 the information contained within. No warranties are implied. Map prepared by City of Green Bay Department of Community and Economic Development. E.R.
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1400 Main Street Property Photos


29
141

Report to the
Redevelopment Authority of the City of Green Bay

MEETING DATE	PREPARED BY
January 14, 2025	Rebecca Finco, Staff

AGENDA ITEM # F.1

Consideration with possible action to adopt a Resolution approving a blight determination and acquisition of property located at 1400 Main Street.

BACKGROUND

The City is targeting acquisition of the property at 1400 Main Street (Parcel 8-1) for blight elimination purposes and redevelopment of the site. Based on its current vacant and deteriorated condition, environmental assessment reports, inspection records, and previous blight determinations, the property is proposed to fulfill the criteria of a blighted area as defined under Wisconsin's Blight Elimination and Slum Clearance Act, Wis. Stats. §66.1333 and identified in the attached Property Condition Report.

Environmental and engineering assessments are underway to address redevelopment obstacles, with the current owner, Nulund Group II LLC, cooperating on a viable redevelopment plan. Potential uses include recreational space or parkland, and possibly private commercial or residential developments. A reuse plan will be finalized after completing environmental assessments and other due diligence to confirm site constraints for redevelopment.

To mitigate liability for environmental cleanup, the City seeks a local government unit (LGU) exemption, which supports the redevelopment of brownfield sites by providing liability protection to LGUs when acquiring properties through means, such as blight elimination, as long as they didn't cause the contamination. This exemption encourages proactive redevelopment of underutilized sites, by reducing liability risks, facilitating the attraction of developers and investors, and promoting economic development and public health.

The acquisition of the property would be at minimal cost to the RDA. After staff determines the full cost of the project, a plan would come back for approval.

RECOMMENDATION

To adopt the Resolution approving the blight determination and property acquisition of 1400 Main Street.

FISCAL IMPACT

None

ATTACHMENTS

1. 1400 Main St Property Map
2. 1400 Main Property Condition Report 1.14.25
3. RDA - 1400 Main St Blight Resolution 1.14.25

1400 Main St

Feet
0 20 40 80

N

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Proposed Blighted Parcel

Blight Determination
1400 Main Street, Green Bay, Wisconsin
Parcel 8-1

Current Conditions

The Property at 1400 Main Street (Parcel 8-1, as shown in Figure 1: Property Map and Figure 2: Property Photos) is located on the southeast corner of the intersection of Main Street and North Baird Street and is bordered to the south by the East River in the City of Green Bay. The Property consists of one parcel totaling approximately .93 acres of vacant, partially paved land. The site has been vacant since the demolition of previous surface-level structures in 2017 and 2020, which aimed to clear deteriorated buildings and encourage future development. A basement level remains beneath the western portion of the Property along the southern boundary. The foundation's structure serves as a retaining wall to prevent flooding from the East River. The Property is undergoing environmental and engineering assessments to address obstacles that have hindered redevelopment plans. The property owner is collaborating with the City to resolve these challenges and create a viable redevelopment plan which includes the City's planned acquisition of the Property to explore future opportunities.

Historical Uses

Historical documents show the Property was developed by the 1880s and was primarily utilized for residential and commercial purposes including a general store, dry cleaner, greasing, storage, photo shop, restaurant, and other commercial buildings. Surrounding parcels have also been primarily used for commercial operations, including a gas station at an adjacent property.

Blight Definition and Applicability

The following assessment examines the current conditions of the subject property per the statutory definition of "blight" found in Wis. Stats. Chs. 32.03(6) and 66.1333(2m)(bm).

Statutory Elements	Observations	Resources
Abandonment, dilapidation, deterioration, age, or obsolescence; deterioration of site or other improvements	The Property contains a foundation wall that serves a dual purpose as a retaining structure to prevent flooding from the East River. This condition requires substantial engineering evaluations and poses safety risks. Historic environmental reports identify the removal of underground gasoline storage tanks, with petroleum contamination suspected. In 2024, a Phase I Environmental Site Assessment (ESA) and a Site-Specific Sampling Analysis Plan (SSSAP) were completed that have identified several recognized environmental conditions (RECs), Controlled RECs (CRECs) and/or significant data gaps in connection with the Property that require additional site investigation to determine the extent of contamination and	Photographs, inspection records, Stantec Phase I ESA and SSSAP, WDNR BRRTS website

	support effective planning for redevelopment. A geotechnical investigation is necessary to determine the structural integrity of the basement level structure prior to a Phase II ESA being completed. The Property has remained vacant since the demolition of deteriorated structures. The lack of active use has contributed to a general appearance of neglect.	
Inadequate provisions for ventilation, light, air or sanitation/insanitary conditions	The buildings formerly on the site have been razed, with the exception of the basement level foundation, which has window openings of which some are boarded up and others are open to the elements. The condition of the lower basement level is unknown at this time, pending a structural assessment.	Photographs, inspection records
High density of population and overcrowding	Not applicable	
Conditions which endanger life or property by fire and other causes; unsafe conditions	The site includes a ramp leading to the lower basement level, which has been barricaded to restrict access; however, window openings along the south, river-facing side of the basement structure remain unsecured. This leaves the site susceptible to trespassing, vandalism, encampments, and other unlawful activities. Additionally, the site features unprotected foundations and fall hazards, with visible evidence of debris dumping. The deteriorating condition of the river wall system further contributes to an unsafe environment for users of the East River.	Photographs, inspection records, previous environmental reports, visual confirmation
Faulty lot layout in relation to size, adequacy, accessibility or usefulness	The Property's location directly adjacent to the East River poses a significant challenge for redevelopment due to heightened risks of flooding, erosion, and costly engineering required to ensure safety and stability.	City of Green Bay GIS Web Map, Brown County Brown Dog GIS Web Map
Diversity of ownership	Current and previous Property owners include Nulund Group II LLC (current), BNC Investments LLC, Three Corners Mall, LLC, Ora Bleser, Estate of Ora Bleser, McDonald Associates, McDonald Investment Company, and Chester S. McDonald and Margaret E. McDonald	Laredo
Tax or special assessment delinquency exceeding the fair market value of the land	There is a tax delinquency against the property; however, it does not exceed the fair market value of the land. Being underutilized river frontage, the property is not being used for its highest and best use	Tax records

	and therefore is not generating its potential in tax base.	
Defective or unusual condition of title	In a November 11, 2024 article in the Green Bay Press Gazette, the current property owner, Nulund Group II LLC, indicated that redevelopment plans had stalled because of discovered unrecorded rights to the property.	Green Bay Press Gazette, Laredo

Potential Impacts

The following assessment considers the potential impacts of the current state of the property as detailed above per the statutory definition of "blight" found in Ch. 66.1333(2m)(bm).

Statutory Elements	Observations	Resources
Conducive to ill health, transmission of disease, infant mortality, juvenile delinquency or crime	The potential presence of hazardous materials, contamination, and petroleum substances on the property raises significant concerns regarding health and safety. Additionally, the property's vacant state and unsecured access make it a potential hotspot for criminal activity and delinquency, while also attracting vermin, which poses risks for disease transmission.	Photographs, inspection records, previous environmental reports, Stantec environmental reports
Detrimental to the public health, safety, morals or welfare	Concerns regarding public health, safety, morals, and welfare arise from the hazards associated with the property's unsupervised and unsecured condition. The actual or suspected environmental contamination, combined with its blighted appearance, discourages positive investment from neighboring property owners. Additionally, the property's condition creates a negative impression for residents and visitors traveling along the Main Street corridor into the downtown area.	Photographs, inspection records, previous environmental reports, Stantec environmental reports, visual confirmation
Substantially impairs or arrests the sound growth of a city	The property's unresolved engineering and environmental issues prevent redevelopment and deter new investments in the surrounding area, directly impairing the community's growth.	Photographs, inspection records, previous environmental reports, Stantec environmental reports, visual confirmation
Retards the provisions of housing accommodation	Not applicable. This is not a residential property.	
Constitutes an economic or social liability and is a menace to the public health, safety, morals or welfare	The property has become an economic burden for the City, necessitating ongoing municipal oversight and the allocation of public funds for environmental assessments	Photographs, inspection records, financial reports

	and demolition efforts. Its vacancy has resulted in the underutilization of a prominent, highly visible site in a strategic location. The blighted condition discourages potential investors, potentially lowering surrounding property values and hindering economic growth along a major commercial corridor. The lack of development progress also negatively impacts nearby businesses and residential neighborhoods.	

<u>Previous City of Green Bay Blight Determinations for 1400 Main Street</u>

On Tuesday, August 16, 2005, the Common Council approved the creation of Tax Incremental District (TID) No. Eleven (11), Olde Main Street, which identified parcel #8-1 at 1400 Main Street as a blighted property within its Project Plan.

On Tuesday, July 19, 2016, the Common Council approved the designation of the Cedar and Main Blight District, which identified parcel #8-1 at 1400 Main Street as a blighted property.

<u>Present Determination</u>

Based on the criteria outlined in Wis. Stats §66.1333(2m)(bm), the property at 1400 Main Street in Green Bay (Parcel 8-1) meets the definition of blight. Its current condition significantly impairs community growth, contributes to economic and social liabilities, and poses hazards to public safety and welfare. Efforts to address these issues through collaboration between the City and current property owner are critical to restoring the property's value and mitigating effects of blight on the Property and the surrounding area.

<u>Completed by</u>: Rebecca Finco
Economic Development Specialist

<u>Approved by:</u> City of Green Bay Redevelopment Authority (date approved)
City of Green Bay Common Council (date approved)

FIGURE 1
1400 Main Street Property Map

1400 Main St

Feet
0 20 40 80

N

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Proposed Blighted Parcel

FIGURE 2
1400 Main Street Property Photos

RESOLUTION 25-01
REGARDING BLIGHT DETERMINATION AND
ACQUISITION OF PROPERTY LOCATED AT 1400 MAIN STREET

January 14, 2025

WHEREAS, Under Wis. Stats. §66.1333, the Blight Elimination and Slum Clearance Act (hereinafter "Act"), it is the policy of this state to protect and promote the health, safety and general welfare of the people of the state in which blighted areas exist by the elimination and preservation of such areas through the utilization of all means appropriate for that purpose, thereby encouraging well-planned, integrated, stable, safe and healthful neighborhoods, the provision of healthful homes, a decent living environment and adequate places for employment of the people of this state and its communities in these areas and blighted properties; and

WHEREAS, by virtue of adoption of a resolution on February 21, 1967, the City of Green Bay Common Council ("Common Council") created a Redevelopment Authority ("RDA") for the purpose of carrying out blight elimination, slum clearance, and urban renewal programs and projects; and

WHEREAS, the Act allows the RDA to undertake activities within the City of Green Bay ("City") for the purpose of carrying out redevelopment, blight elimination, blight prevention and urban renewal programs and projects as set forth in the Act, together with all powers necessary or incidental to effect adequate and comprehensive redevelopment, blight elimination, and urban renewal programs and projects; and

WHEREAS, City staff have completed inspections of the Property and structure at 1400 Main Street ("Property") and finds that each are dilapidated and structurally deficient, providing reason to believe the Property meets the statutory definition to be classified as a "blighted area" under Wis. Stats. §66.1333(2m)(bm); and

WHEREAS, on Tuesday, August 16, 2005, the Common Council approved the creation of Tax Incremental District No. Eleven (11), Olde Main Street, which identified parcel #8-1 at 1400 Main Street as a blighted property within its Project Plan; and

WHEREAS, on Tuesday, July 19, 2016, the Common Council approved the designation of the Cedar and Main Blight District, which identified parcel #8-1 at 1400 Main Street as a blighted property; and

WHEREAS, a Phase I Environmental Site Assessment was conducted on the Property and identified findings of conditions consistent with blight and justify a Phase II Environmental Review; and

WHEREAS, the Property, by reason of its dilapidation, deterioration, environmental condition, obsolescence, and other factors, substantially impairs its sound development, constitutes an economic or social liability and is a risk to public health, safety and welfare in its present condition; and

WHEREAS, the RDA proposes to acquire the property at 1400 Main Street to carry out blight elimination and urban renewal projects, including the installation of public improvements on the Property; and

WHEREAS, Wis. Stats. §66.1333(5)(c)1g of the Act provides that the RDA may acquire blighted property without designating a redevelopment area or adopting a redevelopment plan if the RDA obtains approval of the Common Council by at least a two-thirds vote; and

WHEREAS, due to the real or perceived presence of hazardous substances on the Property, the City wishes to obtain a local government liability exemption authorized by Wis. Stats. §292.11(9)(e); and

WHEREAS, in order to obtain the state law environmental liability exemption, the Property must be acquired by certain methods or purposes, one of which is acquiring the Property for the purpose of blight elimination; and

WHEREAS, City staff have made preliminary findings that found the Property to be a "blighted property" within the statutory definition of Wis. Stats. §66.1333(2m)(bm) and (ii) submitted a recommendation of blight determination to the RDA and Common Council for approval; and

WHEREAS, the RDA conducted a duly-noticed public hearing pursuant to Wis. Stats. §66.1333(5)(c)(2) on January 14, 2025, at which all interested parties were afforded a full opportunity to express their views respecting the determination of blight for the property; and as defined in Wis. Stats. §66.1333(2m)(bm); and

WHEREAS, the determination of a blighted property requires a municipal resolution approving the determination; and

WHEREAS, the RDA has reviewed the facts and circumstances relating to the Property and the proposed acquisition of the Property.

NOW, THEREFORE, BE IT RESOLVED that the City of Green Bay Redevelopment Authority hereby determines that the Property at 1400 Main Street meets the statutory definition of a blighted property as defined in Wis. Stats. §66.1333(2m)(bm); and

BE IT FURTHER RESOLVED that the RDA has taken such action necessary to approve the blight designation and acquisition as required under the Wisconsin statutes; and

BE IT FURTHER RESOLVED that the RDA finds that a comprehensive redevelopment plan is not necessary to determine the need for the acquisition of the Property, the uses of the Property after acquisition and the relation of the acquisition to the property redevelopment by the RDA; and

BE IT FURTHER RESOLVED that the RDA supports the purchase and acquisition of the Property for the purpose of blight elimination and the forwarding of this resolution to the Common Council for their consideration.

Adopted ________________________________

Approved ________________________________

CITY OF GREEN BAY
REDEVELOPMENT AUTHORITY

By: ________________________________
Gary J. Delveaux, Chair

Attest: ________________________________
Cheryl Renier-Wigg, Secretary

Report to the
Redevelopment Authority of the City of Green Bay

MEETING DATE	PREPARED BY
January 14, 2025	Rebecca Finco, Staff, Cheryl Renier-Wigg, Staff

AGENDA ITEM # F.2

Consideration with possible action to adopt an Affordable Housing Extension Resolution for TID Four (4), Downtown/Washington Apartments.

BACKGROUND

The City Council approved the affordable housing extensions of TID 7 and 8 in 2021 and established the Tax Increment District Affordable Housing (TIDAH) Fund segregated account, into which all incremental property taxes collected are placed. The initial TIDAH plan was approved by City Council in April of 2021 and revised in October of 2022.

The TIDAH program has proven to be successful in the creation of affordable housing units. The amount of funding for from these 2 TID hold opens was $1,161,279.64. There is currently a $125,664 unobligated balance in this account. Projects funded ranged from large multi-family buildings, new single family house builds, condo townhomes to apartments created over existing businesses. 74 units were created in total. A focus of the program is to use RDA-controlled sites that will accommodate new house construction. 20 RDA owned parcels were disposed of and are now back on the levy. A report is attached as part of this agenda item with more details on how funding was spent.

We now have another opportunity to obtain additional funding for affordable housing.

TID 4 has accumulated aggregate incremental property taxes equal to or greater than the amount of total project costs, and in accordance with Wis. Stats. §66.1105, shall be required to close. Wis. Stats. §66.1105(6)(g) permits the City to extend the life of a TID that is required to close for up to one (1) additional year, so long as all incremental property taxes from such additional year are used to improve housing stock within the City so long as no less than seventy-five percent (75%) of said incremental property taxes from such additional year shall be allocated to affordable housing projects, with affordable being defined as housing that costs no more than thirty percent (30%) of the gross monthly income of a household.

As proposed, the Affordable Housing Resolution would extend the life of TID 4 for one-month past the date of the resolution, to February 14, 2025. This will allow the final year's increment, collected in January 2025 from the 2024 tax roll, to be transferred to the Tax increment District Affordable Housing (TIDAH) fund to improve and create housing stock within the City.

It is necessary for this resolution to be adopted by the RDA prior to the adoption of a Termination Resolution for TID 4. This extension would generate $657,659 in TIDAH funding.

RECOMMENDATION

To adopt an Affordable Housing Extension Resolution for TID Four (4), Downtown/Washington Apartments, extending the TID for one-month from the date of the Resolution, until February 14, 2025, and forward to the Common Council for their consideration.

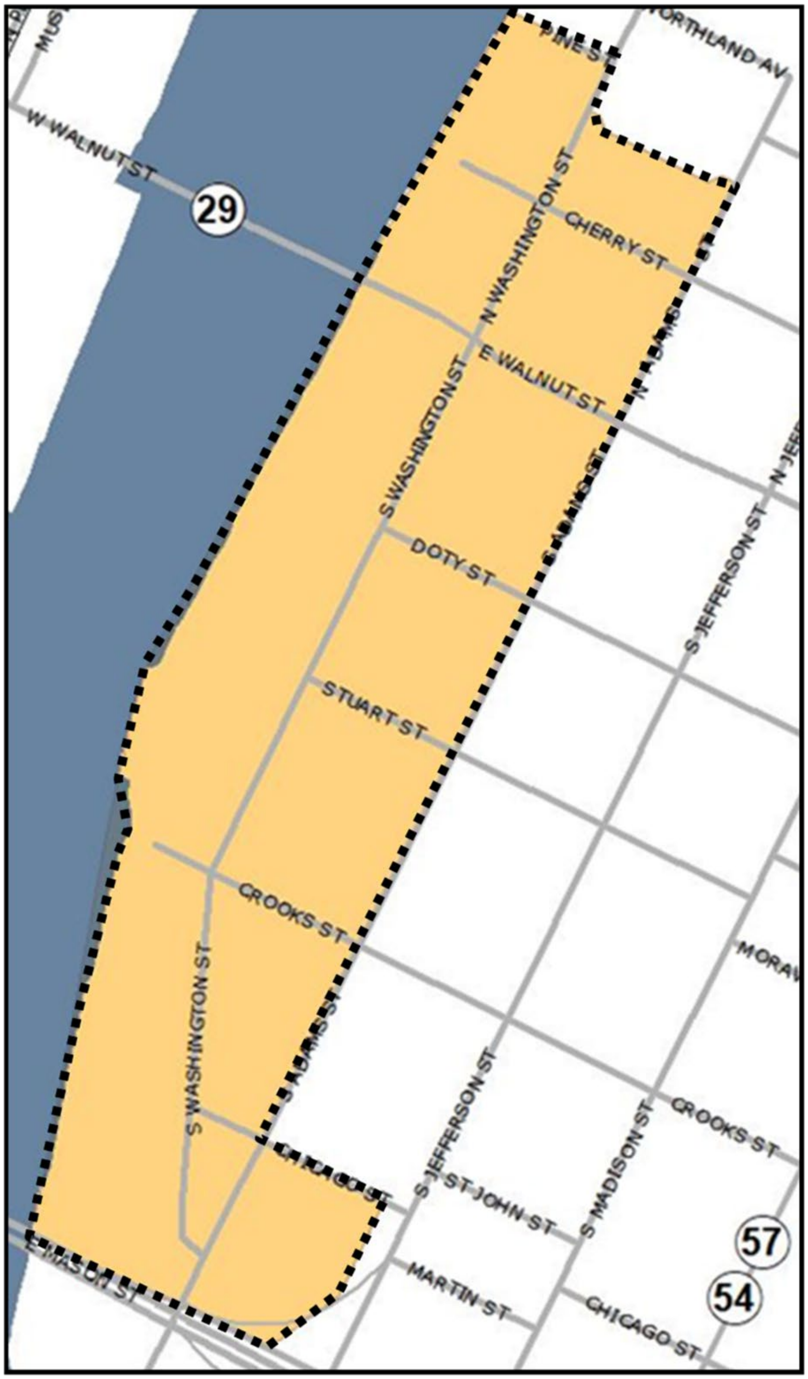
FISCAL IMPACT

To be discussed at meeting.

ATTACHMENTS

1. TID Four (4) Map
2. RDA TID 4 Affordable Housing Extension Resolution 1.14.25
3. TIDAH Report RDA Jan 2025

TID Four (4), Downtown/Washington Apartments Map



TID 4

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TID Boundary

TID Parcel

RESOLUTION 25-02
REGARDING AN AFFORDABLE HOUSING EXTENSION FOR
TAX INCREMENT DISTRICT NUMBER FOUR (4)
DOWNTOWN/WASHINGTON APARTMENTS ("TID 4")

January 14, 2025

WHEREAS, in accordance with Wis. Stats. §66.1105, the City of Green Bay ("City") created Tax Increment District Number Four (4) ("TID 4") on January 20, 1998, and successfully completed implementation of the project plan and sufficient increment was collected or will be collected in January 2025 from the 2024 tax roll to pay off its aggregate project costs; and

WHEREAS, state law requires termination of a TID after all project costs have been paid, Wis. Stats. §66.1105(6)(g) does allow extension of a TID up to one (1) year, using the last year of tax increment to improve the City's housing stock; and

WHEREAS, no less than seventy-five percent (75%) of the final increment must benefit affordable housing, with affordable being defined as housing that costs no more than thirty percent (30%) of the gross monthly income of a household, with the remaining portion used to improve housing stock within the City; and,

THEREFORE, BE IT RESOLVED, that the City of Green Bay Redevelopment Authority (RDA) hereby approves the extension of the life of TID 4 for one (1) month, until February 14, 2025, to use the final year's increment, collected in January 2025 from the 2024 tax roll, to benefit affordable housing and the forwarding of this request for an affordable housing extension for TID 4 to the City of Green Bay Common Council for their consideration.

BE IT FURTHER RESOLVED, that the City shall use the final increment to improve housing quality and affordability by transferring the final year's increment, collected in January 2025 from the 2024 tax roll, to the Tax Increment District Affordable Housing (TIDAH) Fund; and

BE IT FURTHER RESOLVED that such TIDAH Fund will improve housing stock within the City through projects that include, but are not limited to, the construction and/or rehabilitation of larger multi-unit (rental or owner-occupied) projects located outside of a TID; rehabilitation of multi-unit (rental or owner-occupied) structures; the construction and/or rehabilitation of residential space above retail establishments; public-led construction of new (rental or owner-occupied) single or multi-unit structures; and home improvement loans for applicants who are not eligible under federal program regulations; and

BE IT FURTHER RESOLVED that no less than seventy-five percent (75%) of money within the TIDAH Fund shall be allocated to affordable housing projects, with affordable being defined as housing that costs no more than thirty percent (30%) of the gross monthly income of a household.

Adopted ______________________

Approved ______________________

CITY OF GREEN BAY
REDEVELOPMENT AUTHORITY

By: ______________________________________
Gary J. Delveaux, Chair

Attest: ______________________________________
Cheryl Renier-Wigg, Secretary

City of Green Bay
Department of Community and Economic Development

TAX INCREMENT DISTRICT AFFORDABLE HOUSING (TIDAH) FUND REPORT JANUARY 2025

Program Overview

The City Council approved the affordable housing extensions of TID 7 and 8 in 2021 and established the Tax Increment District Affordable Housing (TIDAH) Fund segregated account, into which all incremental property taxes collected are placed. The initial TIDAH plan was approved by City Council in April of 2021 and revised in October of 2022.

The Redevelopment Authority of the City of Green Bay (RDA) is responsible for management and administration of this TIDAH Fund.

As stated in the TIDAH policy, funds may be allocated to:

1. Larger multi-unit (rental or owner-occupied) development projects located outside of a TID.
2. Conversion of underutilized space to housing space.
3. RDA-led construction of new (rental or owner-occupied) single or multi-unit structures.
4. Home Improvement Loans for income qualified applicants.

Follows is the recap of how funding has been spent since the program's inception.

Summary of revenues and expenditures for the current calendar year

TID Amt $1,161,279
Expenses $1,096,261

Balance $65,018 + $60,646.05(interest earned) = $125,664.05

Summary of Projects competed

TIDAH Grants

City East Apartments 1165 E. Walnut — $400,000
43 Affordable Housing Units Created
8 RDA parcels disposed
$816,100 in new assessed value
$16,258.60 (2024) tax revenue

Bangkok Garden Building 240 N. Broadway $280,000
Conversion of underutilized space into Housing
7 units created above the business
$1,192,500 in new assessed value (entire building)
$18,970.04 (2024) tax revenue (entire building)

JAS House 1368 E. Walnut
Townhome development for young adults
Aging out of foster care $120,000
Accommodates 12 adults
3 RDA parcels disposed
$790,000 in new assessed value
$4,140.85 (2024) PILOT

Private Developer 235 Newhall $23,000
Single family new build
1 RDA parcel disposed
$265,800 in new assessed value
$5,295.35 (2024) tax revenue

Private Developer 1200 Doty $26,488.56
Single family new build
1 RDA parcel disposed
$269,900 in new assessed value
$5,377.03 (2024) tax revenue

NeighborWorks 1208 Doty $40,000
Single family new build
1 RDA parcel disposed
$228,900 in new assessed value
$4,560.22 (2024) in tax revenue

NeighborWorks 1164 Day $15,000
Single family new build
1 RDA parcel disposed
$228,900 in new assessed value
$4,560.22 (2024) in tax revenue

Habitat for Humanity 321 Lau $7,730 (acquisition of lot)
Single family new build
1 RDA parcel disposed
$265,800 in new assessed value
$5,295.35 (2024) in tax revenue

NeighborWorks 4th St Project $50,768.38
7 Townhome new build
4 RDA parcels disposed
$ new tax value

158 N. Maple $14,670.50
Costs for design and environmental work
Lot created for new SF build
Current Planning option on site

Community Land Trust Consultant $65,000 (up to)
In planning stage and public outreach on creation of
CLT which will create affordable owner-occupied housing

720 Doty $13,154.92 (acquisition of lot)
Lot available for single family build

Miscellaneous expenses $40,449.35
Contractual services, property tax payments

Since the inception of the TIDAH program, 73 units have been created and 20 RDA owned parcels were sold. New assessed value generated is $2,865,400. New tax revenue is $45,486. (This does not include the Bangkok Garden Building project.)

Staff believe the TIDAH funding has provided an important resource to fill the gaps in funding that exist when trying to create housing in the current market.

Other sites/areas staff will continue to promote for affordable housing creation:

All RDA-controlled sites that will accommodate new house construction
JBS donated land on Guns Road
Northwest corner of S. Monroe Avenue and Chicago Street
N. Broadway (Railyard)
S. Broadway (Shipyard)
CDBG Stabilization areas

Report to the
Redevelopment Authority of the City of Green Bay

MEETING DATE	PREPARED BY
January 14, 2025	Rebecca Finco, Staff

AGENDA ITEM # F.3

Consideration with possible action to adopt a Termination Resolution for the closure of TID Four (4), Downtown/Washington Apartments.

BACKGROUND

TID 4 has accumulated aggregate incremental property taxes equal to or greater than the amount of total project costs, and in accordance with Wis. Stats. §66.1105, shall be required to close. TID 4 has a mandatory termination date of January 20, 2025. Once the proposed Affordable Housing Extension of one (1) month is adopted, TID 4 can be closed.

RECOMMENDATION

To adopt a Termination Resolution for the closure of TID Four (4), Downtown/Washington Apartments, and forward to the Common Council for their consideration.

FISCAL IMPACT

To be discussed at meeting.

ATTACHMENTS

1. RDA TID 4 Termination Resolution 1.14.25

RESOLUTION 25-03
REGARDING TERMINATION OF TAX INCREMENT DISTRICT NUMBER FOUR (4), DOWNTOWN/WASHINGTON APARTMENTS ("TID 4")

January 14, 2025

WHEREAS, in accordance with Wis. Stats. §66.1105, the City of Green Bay ("City") created Tax Increment District Number Four (4) ("TID 4") on January 20, 1998 and adopted a project plan in the same year; and,

WHEREAS, prior to January 14, 2025, TID 4 has accumulated aggregate incremental property taxes equal to or greater than the amount of total project costs, and in accordance with Wis. Stats. §66.1105, shall be required to close; and

WHEREAS, all TID 4 projects were completed in the prescribed allowed time, including two (2) allocation amendments and an affordable housing extension; and,

WHEREAS, sufficient increment was collected as of the 2024 tax roll, payable in 2025, to cover TID 4 project costs; and

THEREFORE, BE IT RESOLVED, that the City of Green Bay Redevelopment Authority approves the termination of TID 4, and the forwarding of this request to terminate TID 4 to the City of Green Bay Common Council for their consideration.

Adopted ______________________

Approved ______________________

CITY OF GREEN BAY
REDEVELOPMENT AUTHORITY

By: ______________________________________
Gary J. Delveaux, Chair

Attest: ______________________________________
Cheryl Renier-Wigg, Secretary

Report to the
Redevelopment Authority
of the City of Green Bay

MEETING DATE	PREPARED BY
January 14, 2025	Will Peters

AGENDA ITEM # F.4

Consideration with possible action to select NeighborWorks Green Bay to administer the City of Green Bay's Down Payment Assistance Program.

BACKGROUND

As part of the City of Green Bay's 2024 Annual Action Plan for Community Development Block Grant and HOME Partnership Grants, $50,000.00 was allocated for a Homebuyer Downpayment Assistance Program. The City of Green Bay used a competitive application process to make funds available to a qualified non-profit organization who will administer a Homebuyer Downpayment Assistance Program in the City of Green Bay. Staff received one proposal from NeighborWorks Green Bay. After reviewing the proposal staff determined that NeighborWorks Green Bay is qualified and best suited to administer the program. NeighborWorks Green Bay has been administering a homebuyer assistance program of their own for decades and employs HUD Certified Housing Counselors, which situates them for success in administering a Homebuyer Downpayment Assistance Program for the City of Green Bay.

RECOMMENDATION

To select NeigbhorWorks Green Bay to administer the City of Green Bay's Homebuyer Downpayment Assistance Program.

FISCAL IMPACT

ATTACHMENTS

1. HOME Homebuyer Downpayment Grant Application with attachments

Project Application

Section A: Primary Information

1. Applicant/Organization: **NeighborWorks Green Bay**
   Address: 437 S. Jackson Street, Green Bay, WI 54301
   Email: stevek@nwgreenbay.org
   Project Title: **City of Green Bay HOME Investment Partnership Grant (HOME) Program**
   Unique Entity ID (UEI) HWM6CL3NDBD4

2. Amount of HOME Funds Requested: **$50,000**

3. Person to Contact about this Application:
   Name: Steve Kovacs
   Address: 437 S. Jackson Street, Green Bay, WI 54301
   Email: stevek@nwgreenbay.org

4. Type of Organization   Nonprofit ✓   Government ___

5. Have you been awarded HOME funds in the past five years?   Yes ✓   No___

   6. If "yes", please indicate when and how much 2020 -100,000

7. **Project Description:** Please provide a narrative describing your Downpayment Closing Cost Assistance program. Describe: WHAT you will do, WHO you will serve

   The **Down Payment/Closing Cost Assistance (DPCC) Program** provides financial assistance to modest-income homebuyers who have good credit and steady employment but lack sufficient savings to cover the upfront costs of purchasing a home.

   Program Overview

   - **What**: Down Payment/Closing Cost Assistance through 0% interest, deferred loans.
   - **Who**: Homebuyers with household incomes at or below **80% of Area Median Income (AMI)**.
   - **Why**: To promote homeownership among modest-income households, enabling families to transition from renting to owning, build wealth, and contribute to neighborhood stability.
   - **Where**: Homes located within the **City of Green Bay** limits.

   Program Purpose

   This program addresses a significant barrier to homeownership by covering critical upfront costs. By providing up to **$15,000** in assistance for the purchase of a single-family home or duplex, the DPCC Program helps families achieve long-term financial stability and strengthens Green Bay neighborhoods.

Loans are secured by a mortgage on the property, provided at **0% interest** with repayment deferred until the homeowner sells, transfers title, or moves out of the property. Program proceeds from loan repayments will be **re-lent in perpetuity** by NeighborWorks Green Bay for similar purposes or other HUD HOME program-approved activities, ensuring sustainable impact.

Alignment with City Priorities

Homeownership programs for modest-income households are identified as a **high priority** in the City of Green Bay's **Consolidated Plan** and **Annual Action Plan**. As noted in the Action Plan, "this program is critical to achieving increased homeownership in LMI areas."

Program Delivery

Participants in the DPCC Program are required to complete **pre-purchase homebuyer education and counseling** provided by NeighborWorks Green Bay. As a HUD-certified and National Industry Standards-adopted counseling agency, NeighborWorks Green Bay has a proven track record of success:

- **42-Year Impact**: 21,651 households have received homebuyer education and pre-purchase counseling.
- **Financial Assistance**: 905 households have received down payment or closing cost assistance loans or grants.

Through this program, NeighborWorks Green Bay will continue to address the homeownership needs of modest-income families while promoting stability and growth in Green Bay neighborhoods.

8. **Project Need:** Describe the unmet community need (s) your program will address, how did you determine that this need(s) exists, and how will your program address this need(s)?

NeighborWorks Green Bay and the City of Green Bay share a critical goal: to increase the **homeownership rate** in our community. Homeownership is essential for building family wealth, fostering neighborhood stability, and reducing housing insecurity. However, several significant barriers exist, particularly for low- to moderate-income (LMI) households.

Demonstrating the Need

Current homeownership rates illustrate the gap:

Geographic Area	Homeownership Rate	Source
United States (National)	65.6%	U.S. Census Bureau
Brown County	62.4%	American Community Survey (2024)
City of Green Bay	54.0%	American Community Survey (2024)

The City of Green Bay's **54.0% homeownership rate** is well below both the national average (65.6%) and the regional average (62.4%), highlighting a higher concentration of rental housing units within the city compared to other communities.

Key Barriers to Homeownership

1. **Insufficient Savings for Down Payment and Closing Costs**:
   Many hardworking individuals and families are financially ready to own a home but cannot save enough to cover upfront costs, delaying or preventing homeownership.
2. **Rising Costs of Homeownership**:
   The average per-loan assistance required has risen from **$5,000** to between **$7,000 and $15,000**, reflecting the increasing cost of purchasing a home in today's market.
3. **Limited Funding and Providers**:
   There are few funding sources and providers in the region equipped to deploy down payment and closing cost assistance to address this need efficiently.

How Our Program Addresses This Need

The Down Payment/Closing Cost Assistance (DPCC) Program directly tackles these barriers by:

- Providing **up to $15,000** in financial assistance to eligible modest-income homebuyers.
- Delivering pre-purchase **homebuyer education and counseling** to ensure participants are prepared for sustainable homeownership.
- Increasing access to affordable homeownership opportunities, thereby raising the homeownership rate and contributing to neighborhood stability.

By addressing these needs, the DPCC Program helps close the homeownership gap in Green Bay and fosters economic opportunity for LMI households.

9. **Self Sufficiency:** How will your program foster self-sufficiency of the client population served? Describe any factors that make your proposal unique or innovative.

The Down Payment/Closing Cost Assistance (DPCC) Program fosters self-sufficiency among participants by combining financial assistance with comprehensive **homebuyer education** and **individual counseling**. These components ensure that modest-income households are not only able to purchase a home but are also well-prepared for sustainable, long-term homeownership.

How the Program Fosters Self-Sufficiency:

1. **Homebuyer Education**
   - All participants are required to complete NeighborWorks Green Bay's **HUD-approved homebuyer education** course.
   - The curriculum provides essential knowledge on the homebuying process, budgeting for homeownership, and strategies to maintain a home sustainably.
2. **Individual Pre-Purchase Counseling**
   - In addition to education, participants receive a **one-on-one counseling session** tailored to their unique financial situation. This session includes:
     - Budget analysis and financial planning.
     - Connection to community resources for ongoing support.
     - Clarification and alignment of homeownership goals to ensure readiness.
     - Skill building for managing finances confidently, fostering long-term stability and financial independence.

What Makes This Program Unique

NeighborWorks Green Bay's approach is both **comprehensive** and **client-focused**:

- By combining financial assistance with education and counseling, the program empowers participants with the tools and knowledge they need to succeed as homeowners.
- The inclusion of the Financial Capabilities Program ensures that clients who need additional support can access it, making this a **holistic solution** for sustainable homeownership.
- NeighborWorks Green Bay's extensive experience and HUD-approved curriculum set a **high standard** for preparing modest-income households for homeownership.

Through this unique combination of financial assistance, education, and personalized support, the DPCC Program helps families achieve not just homeownership, but long-term self-sufficiency and financial resilience.

10. **Location of Project:** Please provide the actual address(es) where your staff implementing this program will be physically located. Also please describe the primary service area(s) for this program; that is, the geographic area from which most clients will come (e.g. by street, neighborhoods, communities, or census tracts). If the service area is Citywide, please state that, but if beneficiaries tend to come from certain neighborhoods, areas or parts of the City, please identify those areas.

The **NeighborWorks Green Bay office** is centrally located at:

437 S. Jackson Street, Green Bay, WI 54301

Our location offers easy access to parking and public transportation, including proximity to the following Green Bay Metro bus routes:

- #1 Pink Line
- #5 Yellow Line
- #8 Green Line
- #11 Sky Line

Primary Service Area

The program serves homebuyers citywide, with most clients currently residing within the **City of Green Bay limits** as renters transitioning to homeownership. While the program does not focus on any single neighborhood, NeighborWorks Green Bay has extensive experience working in the **Navarino, Seymour, Olde North, and Fort Howard Impact Areas**, where homeownership initiatives have historically played a significant role in stabilizing neighborhoods.

This citywide approach ensures broad access to homeownership opportunities for modest-income households, while leveraging our deep understanding of specific neighborhoods to maximize program impact.

11. **Project Goal:** Please explain and list your program goals.

With the volume of available funds within the program being $50,000, our goal is to **assist 3-6 households with Down Payment and Closing Costs Assistance Loans** to promote homeownership within the City of Green Bay.

Our program also aims to achieve two key community outcomes:

1. **Financial Preparedness for Homeowners:**
   Homeowners supported through our program will be better prepared to face financial challenges. This will be measured by comparing foreclosure rates among program participants three years after purchase to the overall community's foreclosure rates.

2. **Increased Neighborhood Stability:**
   The program will contribute to greater stability in Green Bay's original neighborhoods. This will be assessed by tracking owner-occupancy rates using the land records database. Specifically, we will compare parcel locations to owner mailing addresses before and after the program. An increase in owner-occupied homes is expected to reduce resident turnover and promote more stable, long-term neighborhoods.

12. **Beneficiaries**:

- Estimate the total number (unduplicated) of people who will directly benefit from this program.

  With $50,000 in program funds, we estimate that **3 to 6 unique households** will receive **$7,000 to $15,000** in down payment and/or closing cost assistance for the purchase of single-family or duplex housing units.

  Our typical homeownership clients are:

  - **Single adults, single parents, or young families** (primarily in their 20s and 30s).
  - First-time homebuyers with a median household income of **$63,000**.
  - Predominantly female-identifying individuals.

- Estimate the total number (unduplicated) of low- and moderate-income people who will directly benefit from this program.

  3 to 50 people – In 2024, our homebuyers ranged from single adults with only one person in the household to a family of nine.

- What percentage of the total people served is expected to be of low- and moderate-income?

  In 2024, **78%** of clients who purchased a home with the assistance of the HomeOwnership Center fell below 80% of the Area Median Income:

Total Participants: 150	
Below 30% of AMI	4
30% - 49% of AMI	18
50% - 79% of AMI	60

- What is the estimated number of minority people/households to be served by this program?

  The program prioritizes fair housing access and promotes equitable outcomes for diverse households. Based on 2024 data from our **Homebuyer Education Programs**:

Category	Estimated %
Minority Households (Hispanic)	41% of households*
Minority Households (Non-White)	33% of households

  *While only 17% of the City of Green Bay's total population identifies as Hispanic, 41% of the households served by NeighborWorks Green Bay in 2024 identified as Hispanic. This demonstrates our program's significant impact within this underrepresented community.

- Please identify any racial or ethnic minority groups targeted for services.

  To ensure accessibility, we provide **Homebuyer Education classes and pre-purchase counseling** in both **English and Spanish**. Specific support includes:

  - Two Spanish-speaking Homeownership Counselors.
  - One Hmong-speaking Loan Processor.
  - Sponsored interpreters for Hmong-speaking clients and individuals who are deaf or hard of hearing.

13. **Organization Experience and Capacity**: Please explain your organization's experience and capacity for the program.

NeighborWorks Green Bay was established **42 years ago** with a mission to promote homeownership and leverage public and private resources to increase owner occupancy in Green Bay neighborhoods. Over the decades, we have built a strong reputation for delivering successful homeownership programs through our nationally recognized **HomeOwnership Center**, which features professional training facilities and private counseling rooms.

Program Experience and Impact

In 2024 alone, NeighborWorks Green Bay achieved the following:

- Assisted over **300 households** through Homebuyer Education.
- Provided **290 households** with Pre-Purchase Counseling.

- Deployed **78 down payment loans**, helping modest-income families achieve homeownership.
- Provided 60 households with home equity conversion mortgage (HECM) counseling to remain in their homes

Our team has extensive experience in **grant administration, program delivery, and reporting**, ensuring efficiency, accuracy, and compliance with funding requirements.

Counseling and Lending Team

Our HomeOwnership Center staff is highly qualified and brings decades of combined experience in housing counseling, lending, and client support.

Team Member	Role	Specialization/Experience
Marina Delbecchi	Director of HomeOwnership Center	Program leadership and oversight. HUD Certified Housing Counselor.
Jeff Van Rens	Homeownership Counselor/Advisor	Over 30 years in lending and banking. Specializes in HECM counseling.
Carnardo Johnson	Homeownership Counselor/Advisor	HUD Certified Housing Counselor.
Martin Valenzuela	Bilingual Homeownership Counselor/Advisor	Spanish-speaking; HUD Certified Housing Counselor.
Brianna Hammersley	Affordable Housing Lender	Spanish-speaking; HUD Certified Housing Counselor; NMLS #2081939.
Lisa Thor	Loan Processor	Hmong-speaking; over 5 years in loan processing.

Administrative Team

Our leadership and administrative staff provide essential program support, ensuring financial oversight, operational efficiency, and program sustainability.

Team Member	Role
Noel Halvorsen	President & CEO
Alex Mueller	Chief Financial Officer
Rachel Bukouricz	Accounting Manager

Capacity and Readiness

NeighborWorks Green Bay's proven capacity to deliver high-quality homeownership programs is demonstrated through our experienced staff, professional facilities, and consistent program outcomes. Our ability to assist hundreds of households annually underscores our readiness to implement the Down Payment/Closing Cost Assistance Program effectively and efficiently.

14. **Community Development (Collaboration)**: Will you enter into partnership with any other organization(s) to undertake this program? Yes ____ No ✓

If "yes", please list the organization(s) and its contribution(s).

Is this proposed program coordinated with or a part of any ongoing housing or community development program? Yes ✓ No ____

If "yes", explain how.

This program is closely coordinated with ongoing housing and community development efforts led by NeighborWorks Green Bay and partner organizations.

Program Integration

The Down Payment/Closing Cost Assistance (DPCC) Program works in tandem with NeighborWorks Green Bay's **pre-purchase Homebuyer Education and Counseling Program**. Participants receive comprehensive education and one-on-one counseling to ensure they are fully prepared for sustainable homeownership.

Additionally, the DPCC Program aligns with NeighborWorks Green Bay's **Purchase, Rehab, Resale** and other real estate development activities, furthering our mission to stabilize neighborhoods and increase homeownership rates, particularly in **designated Impact Areas** within the City of Green Bay.

Community Partnerships

NeighborWorks Green Bay maintains active partnerships with:

- **Greater Green Bay Habitat for Humanity**
- **Integrated Community Solutions**
- **Brown County Housing Authority**

While these agencies are not formally part of this proposal and do not play a role in the program's delivery or management, individuals receiving services from these organizations are **encouraged to participate** in the DPCC Program, subject to funding availability and program requirements.

At our discretion, we may also **earmark loan dollars** to assist low-income homebuyers purchasing homes developed by NeighborWorks Green Bay or Habitat for Humanity, fostering further collaboration and positive community outcomes.

15. **Budget**: Please supply a Budget for the program (Revenue Sources and Expenditures).

Item	Amount
Program Fund	$50,000
Average Loan Amount ($7,000 – 15,000)	$11,000
Delivery Fee per Loan (doc prep, licensing, overhead & admin)	$500
Total Average Cost per Loan	$11,500
Approximate Number of Loans Provided	3 – 6 loans
Program Fund Balance (after 12 months)	$0

Our HomeOwnership Center staff seek to find the most advantageous down payment assistance program available given the buyer's income, household size, and location of purchased home. If this City of Green Bay HOME grant is determined to be the best assistance available, we disclose it and weigh its cost versus benefit.

16. **Timing:** Any HOME funds awarded must be fully expended within 12-month period from the date of the contract signing. Please indicate how the activities will be undertaken and funds sent to meet this time frame requirement.

Given the required delivery timeline, the HOME loan program will take priority over our other Down Payment and Closing Cost Assistance Loans. Our operations are currently closing 12 loans per month on average, providing substantial opportunity to provide HOME loan funds.

17. **Leveraging**: Please explain any leveraging this program will include.

Our program effectively leverages resources to maximize impact in the community. In the past year, we transformed our resources and support into $41,130,468 of community investment in homes and neighborhoods, reflecting the combined contributions of grants, donors, revenue streams, and strategic partnerships.

The HomeOwnership Center, a program of NeighborWorks Green Bay, is central to this success. By combining grant funding with other financial resources and in-kind support, such as staff time, program delivery services, and community outreach, we amplify the impact of every dollar invested. This approach ensures that more households achieve sustainable homeownership, strengthening neighborhoods and fostering long-term stability throughout Green Bay.

18. **Marketing and Outreach:** Please describe how you will outreach and market your program.

Our lending program deploys a multifaceted marketing approach. Our principal avenues include:

- **Program Brochures**: We provide information about our program at our office and locations throughout the community. These brochures are distributed in bulk to area lenders and realtors. We coordinate with area listing agents to place copies of brochures noting special loans available for single family and two-family homes. Brochures are made available in English, Spanish, Hmong, and Swahili.
- **Social Media**: We conduct social media marketing for our housing counseling services, including regular updates on services provided, dates of classes/courses, newsletters, staff and service spotlights, testimonials, successes and more via Instagram, Facebook, LinkedIn and email marketing.
- **Presentations**: Our counseling and lending staff routinely make presentations to the loan committees of area lenders, to meetings of realtors, and other real estate industry gatherings. We use these opportunities to educate partners about our programs in general and to highlight special programs. Special lender and realtor flyers are distributed to our partners to make working with our programs easy.
- **Web Site**: Our web site www.nwgreenbay.org offers up-to-date program information. Our Facebook page facebook.com/NeighborWorks.Green.Bay directs customers to our website or to give us a call about programs.
- **Word of Mouth**: Many of our clients report being referred by friends or co-workers who participated in our programs. We'll tell the hundreds of people who go through our homebuyer education classes about the program and the incentives to purchase in the Impact Areas.

Please attach the following information to this application:

- List of Board of Directors ✓
- Mission of Agency/Organization ✓
- Any supporting information as necessary: Underwriting Guide

Signature of Applicant/Agency Representative

December 20, 2024
Date

Steve Kovacs, Grants Writer
NeighborWorks Green Bay

NeighborWorks® Green Bay – Board of Directors

2024 Members

Residents

Rashad J. Cobb (2nd Vice Chair)
Brown County United Way
Term: 10/23 – 10/26 (since 2014)
1288 Hannah St., GB 54303
Work: (920) 593-4780
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rashad@browncountyunitedway.org

Eric Erdman (Compliance Officer)
City of De Pere
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Valerie Funk
Operation Homefront
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Vgeorge832@gmail.com

Emily Jacobson (1st Vice Chair)
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mamabeardoulaservices@gmail.com

Tanya Westmoreland
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tewestmoreland@gmail.com

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Christopher M. Boland (Chair)
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CollinMarshall@bankoflux.com

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rmaes3@uwalumni.com

At-Large

Gail Enke (Secretary)
Retired
Term: 10/22 – 10/25 (since 2019)
2774 Newcastle Ct, GB 54313
Home/Mobile: (920) 883-0310
bgenke04@gmail.com

Harry Clifford
Keller Williams
Term: 05/23 – 10/24
1674 Eisenhower Dr., De Pere 54115
Work: (920) 544-1512
Hgc0628@gmail.com

NeighborWorks® Green Bay is the trade name of Neighborhood Housing Services of Green Bay, Inc., a Wisconsin not-for-profit corporation determined exempt from Federal Income Tax under Section 501(c)(3) of the Internal Revenue Code. FEIN: 39-1402851

EQUAL HOUSING OPPORTUNITY

437 S. Jackson Street
Green Bay, WI 54301
Phone: (920) 448-3075
Fax: (920) 448-3078
nwgreenbay.org

The Board of Directors typically meets on the fourth Thursday of each month at 11:00 AM

Revision 8-22-2024

NeighborWorks® GREEN BAY

NeighborWorks®

GREEN BAY

Our Mission

We solve housing challenges and build stronger communities.

Our Vision

NeighborWorks Green Bay envisions a dynamic, inclusive community where innovative solutions meet housing challenges, fostering vibrant neighborhoods where people live with dignity.

Through collaborative and responsive programs and community-driven initiatives, we ensure equitable access to safe, affordable housing.

Nurturing diversity and amplifying voices, we strengthen the threads of social connection, weaving shared prosperity and resilience into our community's fabric.

NeighborWorks®

GREEN BAY

Purchase Assistance Underwriting Guide

Last Revised Date: 10/11/2024

Table of Contents

1.00 Borrower Eligibility

This Chapter provides the general requirements needed for a borrower to be eligible for NeighborWorks® Green Bay Purchase Assistance Loans.

1.01 Income Limits

The combined gross annual income of all adults intending to occupy the property cannot exceed the Area Median Income (AMI) for the county in which the property is located.

This differs slightly for Federal Housing Administration (FHA) loans, see Section 7.02.

For current income limits, see Section 15.00.

NeighborWorks® Loan Fund (NLF)	HOME	HCRI	Employer Assisted Homeownership Programs (EAHP)	Great Being Home
120%	80%	80%	N/A	N/A

1.02 Homebuyer Education and Counseling

All borrowers must complete NeighborWorks® Green Bay homebuyer education and counseling. NeighborWorks® Green Bay accepts eHome America and Framework online homebuyer education classes completed using NeighborWorks® Green Bay specific link.

Other third-party providers for education and counseling will not be accepted.

Education must be completed prior to closing.

The certificate of completion is good for 2 years from completion date.

1.03 First Time Homebuyer

The borrower is not required to be a first-time homebuyer for all Purchase Assistance Loans. A first-time homebuyer is someone who has not owned or had ownership of a property within the last 3 years.

This differs for the Housing Cost Reduction Initiative (HCRI) program.

1.04 Approved Partners

Borrowers can work with any primary mortgage lender and real estate agent that has a physical office located in Wisconsin.

1.05 Reserving Funds

The following is required to reserve funds for the borrower:

- A copy of the complete and fully executed contract including all addendums, counters, amendments, and notices
- A completed intake packet
- Registered for homebuyer education

All program funds are subject to availability and on a first-come, first-served basis.

1.06 Ownership of Other Property

Ownership of other property is allowed. Monthly costs (principal, interest, taxes, insurance,) will count towards the borrower's debts. Reported rental income will count towards the borrower's income. See Section 3.08 for how that is calculated.

1.07 Borrower's Contribution (Excluding FHA)

The borrower must contribute a minimum of $1,000 towards the transaction.

This can include:

- Home inspection
- Homeowner's insurance policy (paid outside of closing)
- Appraisal (paid outside of closing)
- Earnest money
- Cost of homebuyer education
- A gift from an immediate family member with a gift letter

Homebuyers who are disabled or have a family member with a disability may utilize a grant to cover this cost.

If the borrower is involved with Habitat for Humanity, sweat equity can be used.

When using Housing Cost Reduction Initiative (HCRI) funding, a minimum contribution of $500 is accepted if the borrower is under 50% AMI.

1.08 Citizenship

All borrowers must have a valid Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN).

Any income documentation collected must match the name associated with the SSN or ITIN. See Chapter 2.00 regarding income documentation requirements.

1.09 Homeowner's Insurance

The borrower is required to obtain and maintain adequate homeowners/hazard insurance on the purchased property. NeighborWorks® Green Bay must be listed as an additional loss payee or mortgagee.

1.10 Landlord Education

If purchasing a multi-unit property, a landlord education course is required in addition to homebuyer education. Any costs associated with this must be paid for by the borrower.

Education must be completed 12 months or less before closing.

Approved Sources:

- MGIC
- City of Green Bay Police Department Landlord Training
- City of Milwaukee Landlord Training

1.11 Annual Verification of Residency

The borrower is required to occupy the property as a primary residence during the life of the loan. This is verified via an annual verification of residency sent out by NeighborWorks® Green Bay.

Failure to return this verification or to prove occupancy may result in the loan becoming due and payable.

1.12 Pairing Programs

Borrowers can pair NeighborWorks® Green Bay Purchase Assistance Loans with other sources such as but not limited to

- Federal Home Loan Bank of Chicago Down Payment Plus Program (DPP)
- Wisconsin Housing and Economic Development Authority (WHEDA)
- Primary mortgage lender programs

Borrowers cannot pair multiple NeighborWorks® Green Bay Purchase Assistance Loans, except for the Employer Assisted Homeownership Programs that NeighborWorks® Green Bay services.

2.00 Income and Employment Documentation

This Chapter provides the income and employment documentation needed for a borrower to be eligible for NeighborWorks® Green Bay Purchase Assistance Loans. Any income documentation collected must match the name associated with the SSN or ITIN.

2.01 Paystub

The paystub must be dated no earlier than 30 days prior to the initial application date, reflect a minimum of the 3 most recent, identify the name of the employer and the borrower, and include all year-to-date earnings.

The paystub must include sufficient information to appropriately calculate income. If not, additional documentation must be provided.

2.02 W-2 Forms

IRS W-2 forms must cover the most recent two-year period and clearly identify the borrower as the employee. The sum of the W-2's must match the wages earned on the borrower's federal tax return.

2.03 Tax Returns

IRS 1040 tax return must cover the most recent two-year period and clearly identify the borrower.

Tax returns will be reviewed for compliance income, self-employment activity, and any other taxable income.

2.04 Verification of Employment (VOE)

A signed VOE is not required for all borrowers.

Based on the result of the compliance income calculation, a client may request a VOE to prove income earned.

See Section 3.06 for how to calculate bonus, overtime, and commission income which may require a VOE.

2.05 Self-Employment

A minimum of two years of business tax returns with all schedules will be collected, along with a current year-to-date profit and loss statement.

If the borrower does not file business tax returns, two years of personal tax returns with all schedules will be collected.

2.06 Anticipating Changes in Income

If the borrower's income is expected to or has recently changed, different documentation may be required to complete the income verification such as, but not limited to:

- Fully executed employment contract
- VOE

2.07 All Other Income

Income documentation is also required for other sources that may not be included on a paystub, W-2, or tax return. Such as, but not limited to:

- Social Security (SSA)
- Supplemental Social Security (SSI)
- Disability (SSDI)
- Veterans Benefits (VA)
- Child Support
- Pension
- Retirement
- Investment Income

The document must include sufficient information to appropriately calculate income. If not, additional documentation must be provided.

3.00 Calculating Compliance Income

Calculating total household income is key to determining if the borrowers are income compliant for NeighborWorks® Green Bay Purchase Assistance Loans.

Compliance income is the anticipated income of anyone age 18 or older who intends to occupy the property, regardless of their relationship to the borrower. This may include adult children, parents, aunts, uncles, grandparents, partners, companions, roommates, etc.

NeighborWorks® Green Bay compliance income is calculated using IRS Form 1040 Adjusted Gross Income.

Good to Know

Compliance income is not the same as qualifying income.

3.01 Income Inclusions

- Wages, salaries, tips, etc.
- Taxable interest
- Dividends
- Taxable refunds, credits or offsets of state and local income taxes. There are exceptions – refer to Form 1040 instructions.
- Alimony (or separate maintenance payments) received
- Business income (or loss)
- Capital gain (or loss). There are some exceptions – refer to Form 1040 instructions
- Other gains (or losses) (i.e., assets used in a trade or business that were exchanged or sold)
- Taxable amount of individual retirement account (IRA) distributions. (Includes simplified employee pension [SEP] and savings incentive match plan for employees [SIMPLE] IRA.)
- Taxable amount of pension and annuity payments
- Rental real estate, royalties, partnerships, S corporations, trusts, etc.
- Farm income (or loss)
- Unemployment compensation payments
- Taxable amount of Social Security benefits
- Other income, including prizes and awards; gambling, lottery or raffle winnings; jury duty fees; Alaska Permanent fund dividends; reimbursements for amounts deducted in previous years; income from the rental of property if not in business of renting such property; and income from an activity not engaged in for profit

3.02 Income Exclusions

- Non-taxable income
- Child support
- Income received for any non-borrowing household member aged 26 or younger and is a current full-time student
- Money or property that was inherited, willed or given as a gift
- Life insurance proceeds received because of someone’s death

3.03 Income Deductions

- IRA deductions
- Medical savings account deductions
- Moving expenses
- One-half of self-employment taxes
- Self-employed health insurance deductions
- KEOGH and self-employed SEP and SIMPLE plans
- Penalties on early withdrawal of savings
- Paid alimony

3.04 Determining Household Size

Total Household Size includes all persons who will occupy the subject property full-time. Occupants include but are not limited to the following:

- Adults aged 18 or older
- Children
  - If a borrower shares custody of a minor child, a copy of the final divorce decree and marital settlement agreement or any other type of written legal agreement or court decree is required to determine if the borrower has at least 50/50 custody.
- Partner, companion
- Parent, grandparent
- Niece, nephew
- Aunt, uncle

The borrower is required to complete the Borrower's Certification of Household Size listing the names, ages, and relationship to each borrower for each household occupant.

3.05 Calculating Base Pay

NeighborWorks® Green Bay compliance income is calculated using IRS Form 1040 Adjusted Gross Income.

If the borrower has a Form 1040 that was submitted to the IRS, is less than six months old, and there have been no changes in circumstances or upcoming changes in circumstances (i.e. raises) that is the income that will be used.

If the Form 1040 is over six months old or if there have been or are upcoming changes in circumstances (i.e. raises) income from the most recent paystub will be used.

See “Technical Guide for Determining Income and Allowances for the HOME Program” for more information.

3.06 Overtime and Commission Income

If there are any overtime hours or commission income on the 3 paystubs collected, that income will be projected forward in the annual household income.

Based on the result of the compliance income calculation, a client may request a VOE to prove income earned.

3.07 Bonus Income

Any year-to-date bonus income on any of the 3 paystubs collected will be added to the annual household income and not projected forward.

Based on the result of the compliance income calculation, a client may request a VOE to prove income earned.

3.08 Rental Income

If any household member is receiving rental income or purchases a multiunit property and anticipates receiving rental income, that will count towards the annual household income.

If there is a current lease in place, 75% of the rental income is included. If there is no lease in place, 75% of the Fair Market Rent (FMR) determined for the unit bedrooms and county listed here.

3.09 Self-Employment Income

Average the net income from the most recent prior two years personal and/or business tax returns and a current year-to-date profit and loss statement.

4.00 Debt Analysis

This Chapter provides guidance on the important ratios that impact a borrower’s ability to repay.

4.01 Housing Ratio

Housing ratio is not a determining factor for NeighborWorks® Green Bay purchase assistance loans.

There are exceptions for the HOME program and in the case of an appeal.

See Chapter 8.00 for more information on the HOME program.

See Chapter 11.00 for more information on the appeal process.

4.02 Debt-to-Income Ratio

Debt-to-income (DTI) ratio must not exceed 45%.

NeighborWorks® Green Bay uses the DTI ratio calculated by the primary mortgage lender on their initial uniform underwriting and transmittal summary form 1008, prior year tax bill, and homeowners insurance quote obtained within the last 30 days.

4.03 Credit Score

Credit score is not a determining factor for NeighborWorks® Green Bay purchase assistance loans, except for in the case of an appeal.

See Chapter 11.00 for more information on the appeal process.

5.00 Property Eligibility

This Chapter provides guidance on the property eligibility requirements.

5.01 Location

NeighborWorks® Green Bay purchase assistance loans have location limits.

NeighborWorks® Loan Fund (NLF)	HOME	HCRI	Employer Assisted Homeownership Programs (EAHP)	Great Being Home
Brown County, WI	City of Green Bay, WI	Brown, Calumet, Door, Kewaunee, Manitowoc, Oconto, Outagamie, Shawano, and Winnebago Counties. NWGB FHA Secondary Financing Approval limited to Brown, Calumet, Kewaunee, Outagamie, and Shawano Counties	Brown County, WI + surroundings	If under 80% AMI, must be within the City of Green Bay. If above 80% AMI, must be in a qualified census tract within the City of Green Bay.

5.02 Eligible Property Types

The property must be permanently owner-occupied.

- Existing single-family dwelling
- Multifamily 2-4 unit
    - See Section 1.10 for additional information
- Condominiums – warrantable only
- Manufactured homes – Double-wide

    - Must be on a permanent foundation
- Turn-key home

5.03 Ineligible Property Types

- New build with construction loan
- Major rehabilitation
- Commercially used properties
- Time share units
- Manufactured Homes – Single-wide
- Mobile homes

5.04 Property Purchase Price

Purchase price is not a determining factor for NeighborWorks® Green Bay purchase assistance loans.

There are exceptions for the HOME program.

See Chapter 8.00 for more information on the HOME program.

5.05 Property Zoning

The property must be zoned for residential use. Properties that are zoned industrial or commercial are not allowed. Non-conforming use properties are not allowed.

6.00 Primary Mortgage Guidelines

NeighborWorks® Green Bay requires that borrower's primary mortgage meets certain requirements to be eligible for assistance. Any purchase assistance is subject to primary mortgage approval.

6.01 Points

No rate buy-downs more than 1 point.

6.02 Closing Costs

Closing costs cannot exceed 3% of the loan amount for all loan products, excluding WHEDA. This includes pre-paids, initial escrows, and FHA upfront mortgage insurance premium.

6.03 Annual Percentage Rate (APR)

The APR on the primary mortgage may not exceed 1.5% over the current Average Prime Offer Rates – Fixed (30-year term) as posted on Federal Financial Institutions Examination Council website. See current rates here.

Exceptions can apply for FHA loans.

6.04 Prepayment Penalty

Prepayment penalties are not allowed.

6.05 Cash Back at Closing

Cash back at closing is not allowed.

6.06 Escrow

All loans must be escrowed for property taxes.

6.07 Loan to Value Ratio (LTV)

With NeighborWorks® Green Bay purchase assistance loan included; the borrower's total LTV cannot exceed 80%.

6.08 Non-Occupant Co-Borrowers

Non-occupant co-borrowers are not allowed.

6.09 Guarantors and Co-Signers

A guarantor or co-signor is only allowed if they are also occupying the property as a primary resident.

6.10 Loan Types

All loans must be permanently amortized. There is a minimum term of 5 years during which the rate shall be fixed. Balloon loans are not allowed.

6.11 Sub-Prime Loans

Sub-prime loans are not allowed.

6.12 Private Financing

Private financing is not allowed, including land contracts.

6.13 Lien Position

NeighborWorks® Green Bay may not occupy a lien position lower than third or be placed below a lien of a lower amount.

7.00 Federal Housing Administration (FHA) Loans

This Chapter discusses NeighborWorks® Green Bay's secondary financing guidelines with FHA loans. NeighborWorks® Green Bay has secondary mortgage financing approval through HUD.

7.01 Minimum Required Investment (MRI)

NeighborWorks® Green Bay funds cannot be used to satisfy the minimum down payment requirement, and the buyer must have their own 3.5% down payment. Acceptable sources of 3.5% down payment include:

- Borrowers' earnest money
- Gift money from an acceptable source as described by FHA guidelines
- Borrowers' cash to close funds
- Governmental or tribal entity (WHEDA, etc.)

7.02 Income Limits

For (whichever programs) NeighborWorks® Green Bay follows the income limits set by FHA for down payment assistance. For all FHA loans the AMI is set at 115% or less according to household size and program guidelines.

8.00 HOME Program Guidelines

NeighborWorks® Green Bay receives HOME funding from the City of Green Bay to use towards purchase assistance loans. This program has specific guidelines that may differ from others offered. Borrowers must meet HOME guidelines in addition to NeighborWorks® Green Bay guidelines. This Chapter provides guidance on those policies and procedures.

8.01 Calculating Compliance Income for the HOME Program

Compliance income is the anticipated income of anyone age 18 or older who intends to occupy the property, regardless of their relationship to the borrower. This may include adult children, parents, aunts, uncles, grandparents, partners, companions, roommates, etc.

NeighborWorks® Green Bay compliance income is calculated using IRS Form 1040 Adjusted Gross Income. This compliance income must not exceed 80% AMI.

See Chapter 3.00 for more information on the income included and excluded.

8.02 Calculating Need

The HOME regulations state that NeighborWorks® Green Bay must determine the appropriate amount of HOME assistance to provide to each borrower based on individual financial circumstances. A uniform amount of assistance is not allowed.

To determine the specific amount of HOME assistance needed to ensure that the property is affordable and sustainable over the long-term, the following are examined:

- housing and overall debt
- monthly expenses
- assets or cash reserves
- appropriateness of the amount of assistance

NeighborWorks® Green Bay uses a HOME workbook to calculate the borrower's need for assistance which will range from $7,000 to $15,000.

8.03 Purchase Price Limits

The HOME program has maximum purchase price limits set at 95 percent of the median purchase price for the area. For current limits, see Chapter 15.00.

Annual amounts can be found here.

8.04 HOME Housing Ratio

The HOME program requires a minim and maximum housing ratio.

The minimum housing ratio is 25%. The maximum housing ratio is 45%.

8.05 HOME DTI Ratio

The DTI ratio must not exceed 45%.

8.06 HOME Third Ratio

The HOME program also requires a third ratio which includes maintenance and utility expenses to be added to housing and debt expenses. This is calculated by multiplying the finished square footage of the home by $0.14.

This third ratio cannot exceed 75%.

8.07 Assets

Minimum liquid asset cash reserves after closing $50.

Maximum liquid asset cash reserves after closing 12 months of the full mortgage payment.

Liquid assets exclude funds in a specified retirement account. For clients who keep funds outside of a retirement account, a waiver may be used to override this requirement.

8.08 Minimum Contribution

For borrowers under 50% AMI, a minimum contribution of $500 is required.

For borrowers between 50% and 80% AMI, a minimum contribution of $1,000 is required.

8.09 Monthly Expenses

The HOME regulations state that NeighborWorks® Green Bay must evaluate borrowers recurring monthly expenses, excluding debts, such as but not limited to:

- Utilities
- Transportation
- Phone bill
- Insurance
- Internet

This helps determine a borrower's ability to sustain a mortgage as well as its determination of the appropriate amount of HOME assistance to provide.

NeighborWorks® Green Bay has the flexibility to determine how recurring monthly expenses will impact the overall underwriting of the homebuyer.

8.10 Housing Quality Standards (HQS) Home Inspection

The HOME program does not require a full home inspection and instead an HQS inspection.

This inspection is focused on the safety of the home and is performed by NeighborWorks® Green Bay at no cost to the borrower.

8.11 Lead Based Paint Requirements

The Lead Safe Housing Rule applies to all housing that receives Federal assistance, such as the HOME program. This rule requires that all borrowers receiving HOME funding receive:

- A “Protect Your Family from Lead in Your Home” booklet
- Visual assessment, paint stabilization, and maintenance
- Notice to occupants

9.00 Home Inspections

Borrowers are required to have a home inspection completed on the property they wish to purchase. This Chapter provides guidance on those inspections and what items may need to be corrected.

9.01 Home Inspection Requirements

Property must be inspected by an actively licensed State of Wisconsin certified home inspector prior to closing. Home inspections will be reviewed by NeighborWorks® Green Bay staff.

9.02 Home Inspection Review

NeighborWorks® Green Bay will review the home inspection and determine what/if any repairs are required to be fixed prior to closing. All health, safety, and major defects issues must be rectified prior to closing. For further definition of health, safety, and major defective issues please reference NeighborWorks® Green Bay Required Repair Schedule.

NeighborWorks® Green Bay reserves the right to inspect the property and request an opinion from a contractor/engineer at the borrower’s expense.

See Section 8.10 for HOME specific HQS inspection guidelines.

9.03 Home Inspection Exceptions

NeighborWorks® Green Bay owned properties and new construction with a certificate of occupancy are exempt.

If using an inspection that was originally done for someone other than the current borrower, the inspection report, in its entirety, must have been completed within the last thirty days and delivered by a vested party to the sale.

9.04 Proof of Repairs

NeighborWorks® Green Bay will require pictures, receipts, and invoices of repairs made prior to closing. NeighborWorks® Green Bay is not responsible for these costs.

9.05 Post-Closing Repairs

In cases where all avenues have been exhausted and borrower is unable to get repairs rectified prior to closing, NeighborWorks® Green Bay may allow the borrower to make repairs within 30 days of closing.

The borrower must provide receipts for items purchased and/or invoices for work that will be completed post-closing. The borrower will sign an agreement at closing with NeighborWorks® Green Bay agreeing to make repairs within this timeline.

If repairs are not made within 30 days of closing, the purchase assistance funds from NeighborWorks® Green Bay are due and payable in full.

10.00 Required Documents from Primary Mortgage Lender

This Chapter provides guidance on the documentation that NeighborWorks® Green Bay will require when providing purchase assistance loans.

10.01 Provided No Less Than 2 Weeks Prior to Closing

1. Most recent 2 years of Federal tax returns, all schedules
2. Most recent 2 years of W-2 employer wage statements
3. Most recent 3 paycheck stubs
4. For self-employed individuals
    a. Current year-to-date profit and loss statement
5. Most current bank statement
6. Any other pertinent income information for all adults in the household
    a. Social Security
    b. Disability
    c. Veterans' benefits
7. Uniform Residential Loan Application (URLA) (1003)
8. Uniform Underwriting and Transmittal Summary (1008)
9. Prior year tax bill
10. Homeowners insurance quote obtained within the last 30 days
11. Loan Estimate (LE)
12. Accepted offer to purchase
13. Home inspection

10.02 Provided No Less Than 3 Days Prior to Closing

1. Final Closing Disclosure (CD)
    a. Subject to review and approval by NeighborWorks® Green Bay
2. Summary pages of appraisal
3. Proof of homeowners insurance policy with NeighborWorks® Green Bay listed

11.00 Appeals

There may be instances when a borrower is ineligible for purchase assistance from NeighborWorks® Green Bay. Depending on the type of funding they will be receiving, there is an exception policy in place. This Chapter provides guidance on those instances and the processes involved.

11.01 Ineligibility

Ineligibility issues include but are not limited to:

- DTI exceeds the allowed percentage per the requested program
- Primary mortgage interest rate exceeds 1.5% over the current "Average Prime Offer Rates"
- Primary mortgage requires the use of a non-occupant co-borrower
- Balloon products are not allowed as primary financing
- A change in your financial, household, or property information has occurred since you originally applied and has affected your eligibility
- Unaddressed issues from home inspection review

11.02 Appeal Process

A borrower and their mortgage lender will be informed of the borrower's ineligibility through an ineligibility letter sent by NeighborWorks® Green Bay's lender.

The primary mortgage lender will be required to complete and submit an Appeal Application to NeighborWorks® Green Bay's lender within two business days. The appeal will then go to the NeighborWorks® Green Bay Counseling and Lending Committee's Loan Subcommittee for a review.

An official approval or denial will be based on the majority rules of the Loan Subcommittee and given to the borrower and primary mortgage lender within two business days.

11.03 Required Documents

During the appeal process, the Committee will review the client's file including but not limited to:

- Housing ratio
- DTI ratio
- Credit score
- Savings
- Employment length
- Income
- Amounts in collections

12.00 Subordinations

It is the policy of NeighborWorks® Green Bay not to subordinate our loan position.

Repayment is due upon the sale of the property, if the property is no longer the primary residence, transfer of ownership of the property, or a refinance of the home to pull equity out of the property that would exceed the original first mortgage amount.

12.01 Potentially Eligible Subordination Requests

There are certain instances however when we may consider subordination:

- To refinance existing first mortgage debt against the home for a lower interest rate
- A refinance or 2nd mortgage that will allow the owner to do rehabilitation/ home improvement work on the home
    - The owner must supply NeighborWorks® Green Bay with bids for the intended rehabilitative work
    - Proof of completion of work in the form of an updated appraisal, construction draws, or material receipts is to be presented to NeighborWorks® Green Bay within 6 months of the subordination
- A refinance or 2nd mortgage that would cover the costs of uninsured medical costs related to injury or disease
    - The owner must supply documentation of uninsured and/or unrecoverable medical costs
- The request for subordination is made within 5 years of purchase
    - Requests for subordination after 5 years will be denied if the owner has 20% or more equity

12.02 Subordination Considerations

In a refinance, acceptable closing costs may be financed but should not exceed 3% of the refinanced mortgage amount. The refinance shall not exceed 103% of the original value of the property. Exceptions must be brought before the NeighborWorks® Green Bay Counseling and Lending Committee's Loan Subcommittee for a review.

If the new funds are in the form of a 2nd mortgage, the sum of the 1st and 2nd mortgages shall not exceed 95% of the value of the house and the interest rate on the 2nd mortgage loan shall not exceed prime + 2%.

If NeighborWorks® Green Bay does subordinate, borrower will be subject to a processing fee.

13.00 Satisfactions

Repayment of any NeighborWorks® Green Bay loan is due upon the sale of the property, if the property is no longer the primary residence, transfer of ownership of the property, or a refinance of the home to pull equity out of the property that would exceed the original first mortgage amount.

NeighborWorks® Green Bay lending team is responsible for all payoff inquiries and will draft all paperwork required. The client, mortgage lender, or title company is responsible for recording the satisfaction with the Register of Deeds. There are no fees from NeighborWorks® Green Bay, but fees may apply with the mortgage lender or title company.

Payment must be in the form of a cashier's check or wire transfer. Personal checks will not be accepted.

14.00 Fees

Homebuyer Education	
In-Person or Virtual Homebuyer Education	$50
eHome America or Framework Online Homebuyer Education	$125
*Registration fees are non-refundable, and certificates are non-transferrable	
Purchase Assistance Loan Programs	
NeighborWorks® Loan Fund (NLF)	$600
Housing Cost Reduction Initiative (HCRI)	$0
HOME	$500
Great Being Home	$0
Employer Assisted Homeownership Program (EAHP)	$300

NeighborWorks® Green Bay EAHP $600
Federal Home Loan Bank of Chicago Down Payment Plus (DPP)* $500
*For the 2024 round of DPP, our homebuyer education and counseling meet the National Industry Standards grant requirement. The fee is an "all-in" cost of $500 to the buyer. We net the cost of the class from $500 depending upon the education cost incurred by the buyer.
*All loans require applicable recording fee of $30
*Combined loans, if allowed, will reflect the higher fee
*Loan program fees are in addition to homebuyer education costs

Certificate of Completion
Certificate Only $100
*If a certificate of completion for NeighborWorks® Green Bay HUD certified homebuyer education and/or counseling is required for a loan product offered through their first mortgage provider or other program other than the purchase assistance loan programs listed above, there will be a $100 fee due at the time of closing.

Loan Document Preparation
Mortgage Subordination Preparation $125
Mortgage or Grant Satisfaction Preparation $0
*Subordination and Satisfaction preparation require additional filing fees of $30

15.00 Current Charts

Income Limits – Brown County								
Size of Household – Effective May 9, 2024								
AMI%	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	$20,600	$23,550	$26,500	$31,200	$36,580	$41,960	$47,340	$52,720
50%	$34,300	$39,200	$44,100	$49,000	$52,950	$56,850	$60,800	$64,700
60%	$41,160	$47,040	$52,920	$58,800	$63,540	$68,220	$72,960	$77,640
80%	$54,900	$62,750	$70,600	$78,400	$84,700	$90,950	$97,250	$103,500
100%	$68,600	$78,400	$88,200	$98,000	$105,840	$113,680	$121,520	$129,360
115%	$78,900	$90,200	$101,400	$112,700	$121,700	$131,500	$142,000	$153,300
120%	$82,300	$94,100	$105,800	$117,600	$127,000	$137,200	$148,100	$160,000

Existing Homes – Brown County – Effective July 1, 2023			
1-Unit	2-unit	3-unit	4-unit
$238,000	$304,000	$368,000	$456,000
New Homes – Brown County – Effective July 1, 2023			
1-Unit	2-unit	3-unit	4-unit
$312,000	$400,000	$484,000	$600,000

Report to the
Redevelopment Authority of the City of Green Bay

MEETING DATE	PREPARED BY
January 14, 2025	Ronda Bitney

AGENDA ITEM # F.5

Consideration with possible action to approve a three-month planning option to Deals, Development & Partnership Capital for the construction of five townhomes on the sites located at 1118 N Van Buren Street, 1124 N Van Buren Street, and 910 Reber Street.

BACKGROUND

The sites located at 1118 N Van Buren Street (Parcel 20-19), 1124 N Van Buren Street (Parcel 20-18), and 910 Reber Street were purchased in 2007. They are zoned R-3, varied density residential and located just west of Webster Avenue.

Staff received a request from Deals, Development & Partnership Capital for a three-month planning option to develop a detailed plan and assess the feasibility of constructing five townhomes. Each unit will be owner-occupied, market-rate three-bedroom and three-bathroom with two-car garages. The developer is offering $35,000 for the sites as part of his proposal.

The three-month planning option would allow the developer time to conduct feasibility studies and finalize design and financing.

RECOMMENDATION

To approve a three-month planning option to Deals, Development & Partnership Capital to finalize the development plans for five units of townhomes.

FISCAL IMPACT

ATTACHMENTS

1. Deals & Development - Van Buren St Lots - RFP
2. GIS

Ken Wilson
Developer/Licensed Realtor
Deals, Development, & Partnership Capital
120 Doty St. Unit 672
Kaukauna, WI 54130
kwilson@ddpcap.com
920.784.7796
1/3/25

Ronda Bitney
Real Estate Specialist
City of Green Bay
Community and Economic Development
Green Bay, WI 54303

Re: Request for 3-Month Planning Option and Offer for Parcels 20-18, 20-19, and 20-20

Dear Members of the RDA,

I am writing to formally request a 3-month planning option for parcels 20-18 (1124 N Van Buren St), 20-19 (1118 N Van Buren St), and 20-20 (910 Reber St) to develop a detailed plan and assess the feasibility of constructing five townhomes. Additionally, I am offering $35,000 for the lot as part of this development proposal.

Project Overview

Scope of Development:

- Five 3-bedroom, 3-bathroom townhomes, each designed to meet the needs of modern homebuyers.
- Units will be built to high standards, with attractive, market-aligned designs to appeal to families, professionals, and individuals seeking homeownership.
- The homes will be for sale, offering a high-quality housing option to strengthen the local community and encourage investment in the area.

Proposed Financing:
The project will be financed through a combination of private and commercial financing, ensuring the availability of resources to complete the development on time and within budget.

Purpose of the Planning Option

During the proposed 3-month planning period, I will:

1. **Conduct Feasibility Studies:** Assess site conditions, infrastructure, and zoning requirements.
2. **Finalize Designs:** Develop architectural plans and layouts that align with market demands and neighborhood aesthetics.
3. **Engage Stakeholders:** Collaborate with investors, local contractors, and community members to refine the development strategy.

Offer for the Lots

As part of this proposal, I am offering $35,000 for the parcels collectively. This offer reflects the potential for transforming these vacant lots into vibrant residential properties that will contribute to the city's housing stock and overall growth.

Community Benefits

- **Housing Supply:** The project addresses the growing demand for quality homes for sale in Green Bay, appealing to potential homebuyers.
- **Neighborhood Improvement:** Replacing vacant lots with modern townhomes will enhance the area's appeal and property values.
- **Economic Impact:** The development will generate construction jobs, increase tax revenue, and attract investment to the local housing market.

Request

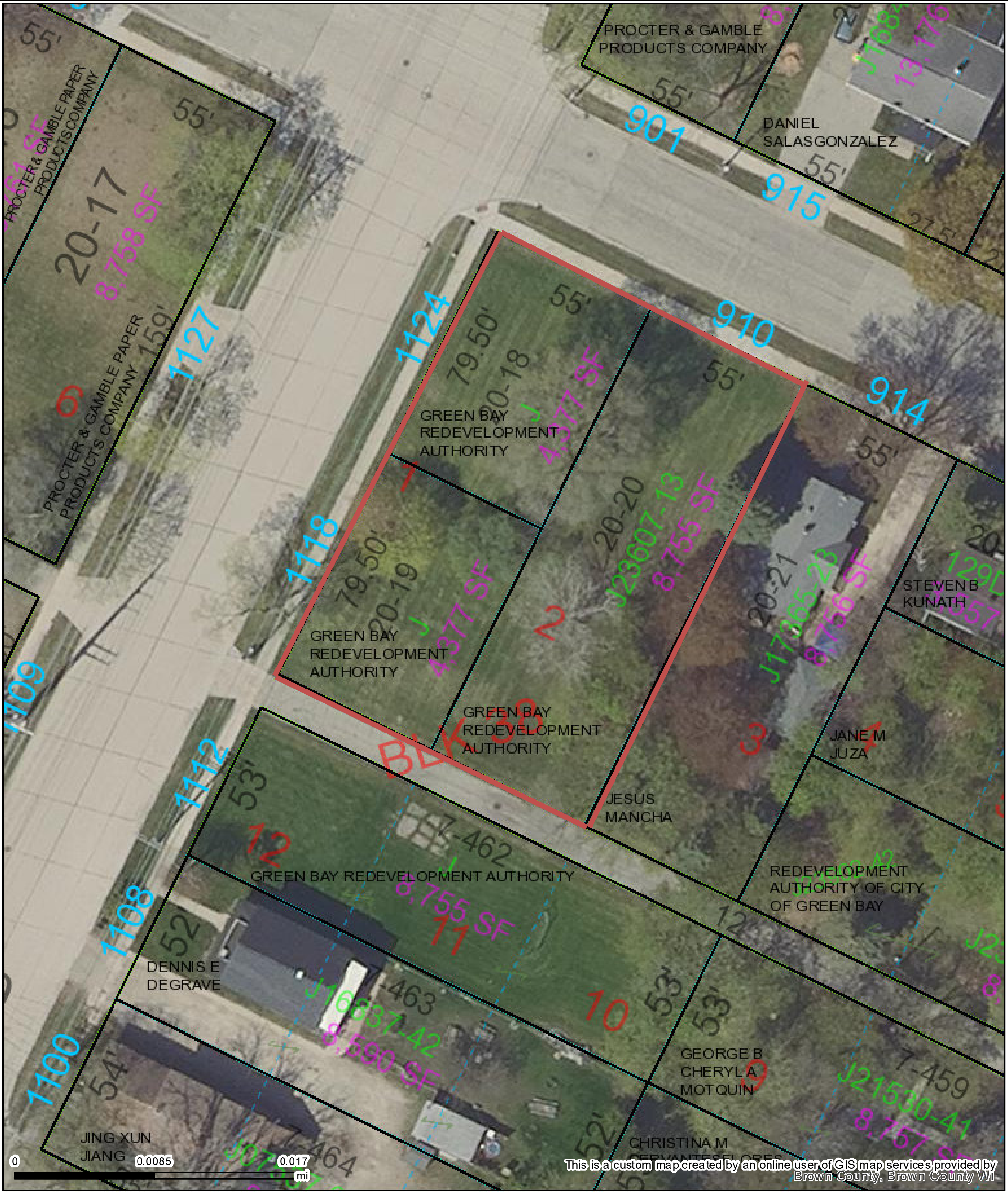
I kindly request the City of Green Bay to approve a 3-month planning option for parcels 20-18, 20-19, and 20-20. This timeframe will allow for the completion of feasibility studies and the preparation of a detailed development proposal.

Thank you for considering this offer and request. I look forward to the opportunity to collaborate with the city on this exciting project. Please let me know if additional documentation or discussions are needed to proceed.

Sincerely,

Ken Wilson

Deals, Development, & Partnership Capital



Part of Brown County WI

Map printed on 1/3/2025

1:480
1 inch = 40 feet*
1 inch = 0.00758 miles*
original page size: 8.5"x11"
Appropriate format depends on zoom level

Parcel ownership key

- Parcel Boundary
- Condominium
- Gap or Overlap

"hooks" indicate parcel ownership crosses a line

- Parcel line
- Right of Way line
- Meander line
- Lines between deeds or lots
- Historic Parcel Line
- Vacated Right of Way

A complete key (legend) is available at:
tinyurl.com/BrownDogLegend

(920) 448-6480
www.browncountywi.gov

Report to the
Redevelopment Authority of the City of Green Bay

MEETING DATE	PREPARED BY
January 14, 2025	Ronda Bitney

AGENDA ITEM # F.6

Consideration with possible action to approve a one-year development agreement to Nancy A Livingston to construct an owner-occupied, single-family home on the site located at 601 St. George Street.

BACKGROUND

The site located at 601 St. George Street (Parcel 7-709) was acquired by the City of Green Bay in 2020 as a part of the development of the East River Trail. The Redevelopment Authority (RDA) then acquired it thru surplus in 2023. The parcel is zoned R-1, Low Density Residential.

Staff has received a request from Nancy Livingston for a one-year development agreement to construct a two-story, single-family, owner-occupied home that will feature three bedrooms, two full bathrooms, and a detached single stall garage. The developer is currently working with Detrie Builders, Inc. for the construction of her home.
Current asking price on this lot is $15,000 and the developer has offered to purchase the lot for $12,000.

Staff has reviewed the design and are recommending the developer add windows to the left elevation of the home similar to the right elevation.

RECOMMENDATION

To approve a one-year development agreement to Nancy Livingston for the development of a two-story, single-family, owner-occupied three-bedroom, two-bath home for the purchase price of $12,000.

FISCAL IMPACT

ATTACHMENTS

1. Livingston Application
2. Build and site plan
3. 601 St George GIS

Date Received: ____________
Option Awarded: ____________
Payment Received: ____________
(For Office Use Only)

Equal Housing Opportunity

Department of Community and Economic Development
100 N. Jefferson Street, Room 608
Green Bay, WI 54301

CITY OF GREEN BAY 1854 Titletown, USA

PLANNING OPTION APPLICATION FORM

Name/Company: Nancy A. Livingston

Contact Person: Nancy Livingston

Current Address: 2260 Nottingham Ct Green Bay, WI 54311

Telephone Number (Home) 920-655-4097
(Work) 920-655-4097

Email: nlivingston55@icloud.com

Address of chosen RDA parcel: 601 St. George Street

Offering Purchase Price: $12,000

Proposed Timeline: May 2025

Proposed Use: Rental or Owner Occupy

Source of funding (provide proof of available funds w/application)
Attached

Gap funding being requested: No

C. Proposed Project

Describe the proposed project: Single Family home 2 story 1331 sq. ft detached single stall garage full basement under house

*Please include drawings of proposed building, preliminary site plan with footprint and parking.

Contractor Information: Detrie Builders, Inc 920-437-0681
701 Pine St
Green Bay WI 54301

Contractor Experience:
Contractor since 2000

Applicant's Certification:

Nancy Burgston 12/19/24

Signature Date

Signature Date

Bank of Luxemburg℠

Your life. Your community. Your bank.

NMLS #: 405589

October 8, 2024

Nancy Livingston
2260 Nottingham Ct
Green Bay WI 54311

RE: Mortgage Pre-Approval

Dear Nancy

Congratulations! Based on the information furnished, we are pleased to inform you that you are pre-approved for a residential home mortgage/vacant land loan with the following parameters:

Property Address: TBD
Purchase Price: TBD
Loan Amount: $350,000
Expiration of pre-approval: 01/08/2025

In order to obtain final approval of the loan, the following conditions must be met:

- Satisfactory Offer to Purchase including all amendments and Condition Report
- Satisfactory Appraisal
- Marketable Title to the subject property
- Verification of adequate Home Owners Insurance if applicable
- Verification of income and assets

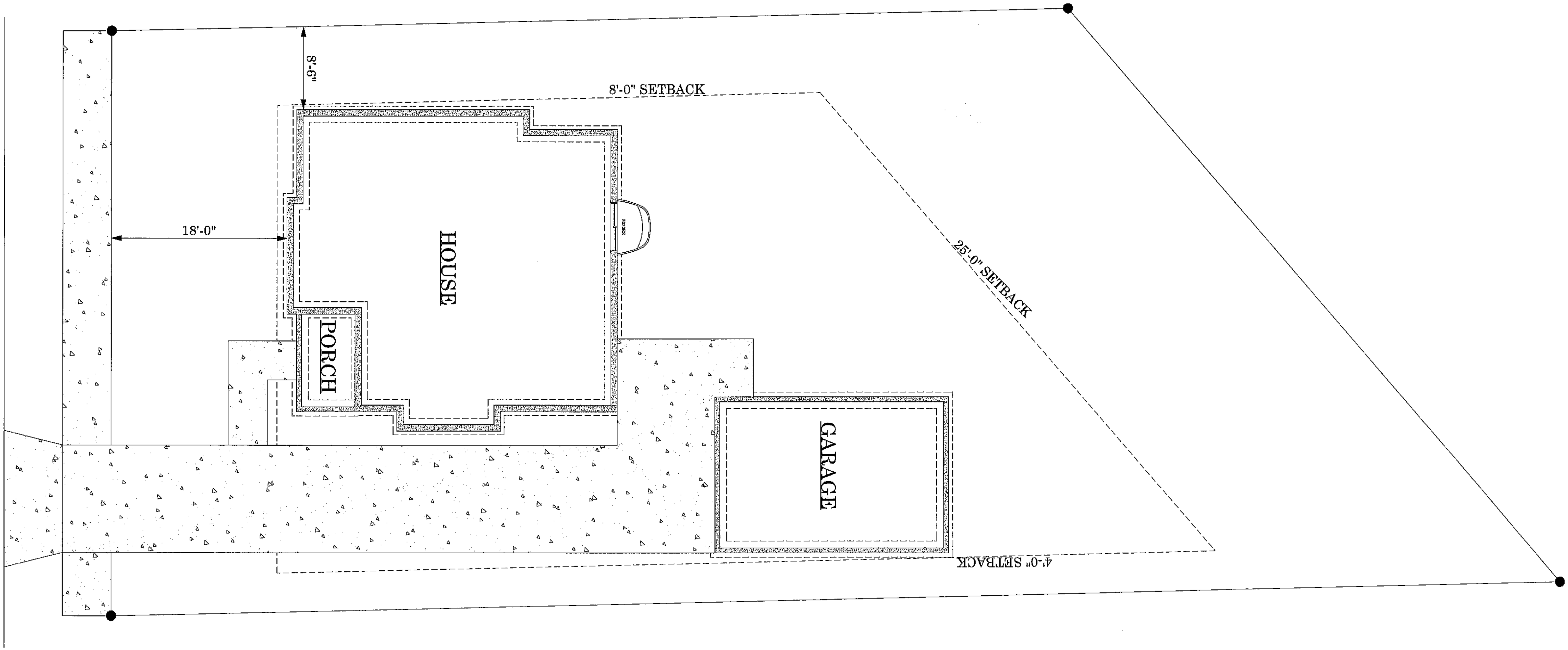
Please note that your loan will require official underwriting and final approval. This is not a commitment to lend to you and you are not required to obtain a loan simply because you have received this letter.

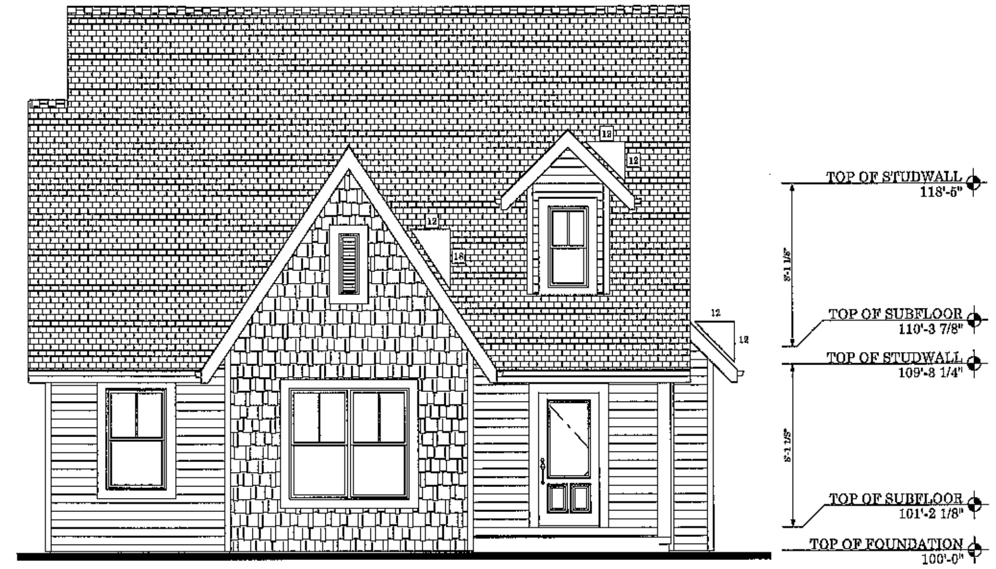
You must notify us of any and all changes in your financial or employment status and/or any changes to the condition of the subject property. Bank of Luxemburg reserves the right to terminate this commitment upon written notice to you in the event of a change in any of the above information.

Please retain a copy of this letter to present to your realtor when searching for your home. Thank you for choosing Bank of Luxemburg for your mortgage financing needs

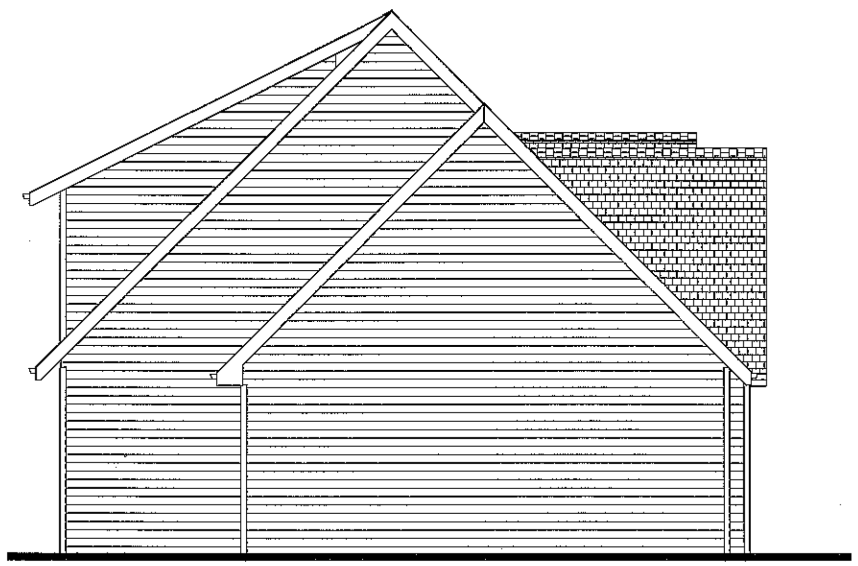
Best Regards,

Thomas J. Staszak
Mortgage Consultant
NMLS# 1536038

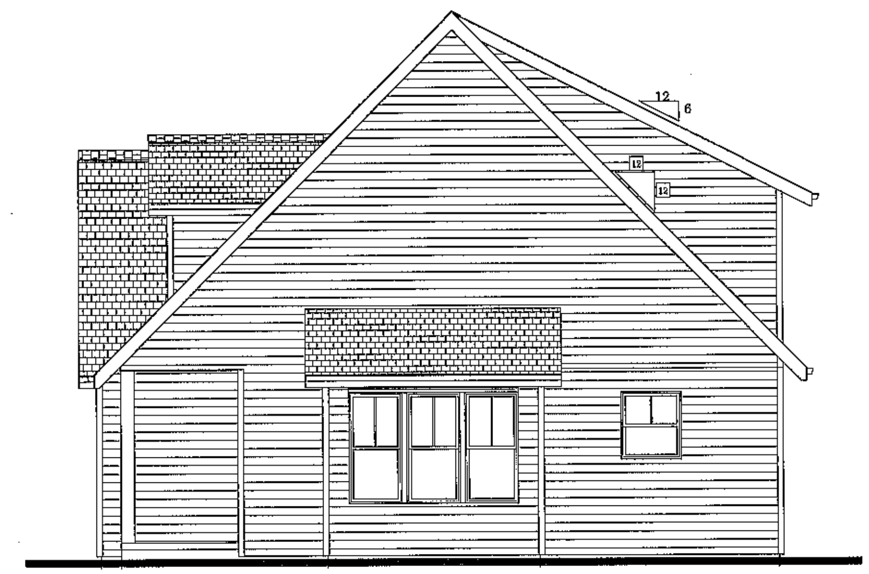

8'-6"
8'-0" SETBACK
18'-0"
HOUSE
PORCH
25'-0" SETBACK
GARAGE
4'-0" SETBACK



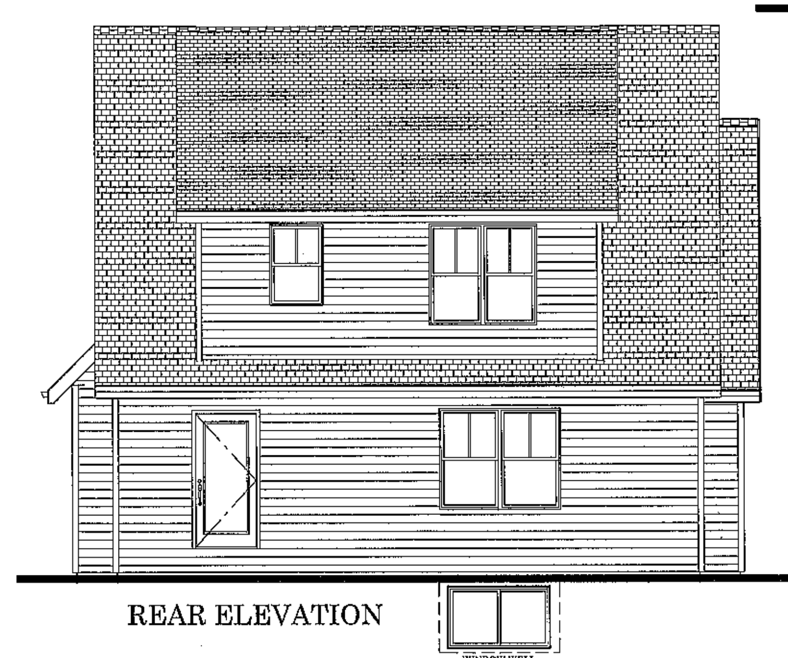
FRONT ELEVATION



LEFT ELEVATION



RIGHT ELEVATION



REAR ELEVATION

MAIN ROOF PITCH TO BE 12:12 UNLESS NOTED.
ALL EAVE OVERHANGS TO BE 16"
ALL GABLE OVERHANGS TO BE 12"

PRELIMINARY PLAN
(NOT FOR CONSTRUCTION)

REVISION DATE:

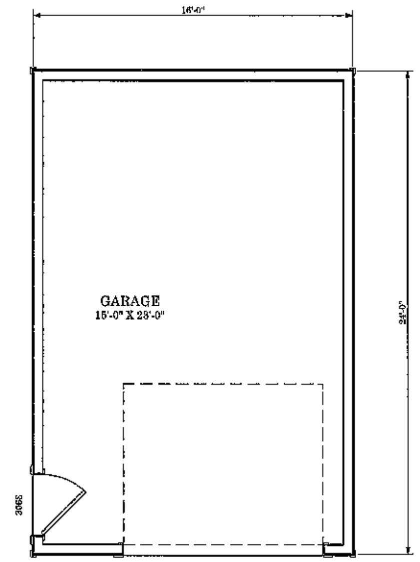
NEW HOME FOR:
NANCY LIVINGSTON

Detrie Builders, Inc.
Serving you since 1955!

DATE: 11.13.2024

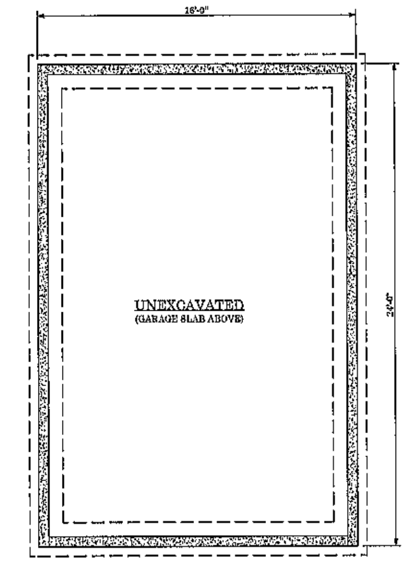
SCALE: 1/4" = 1'-0"

SHEET: 1 OF 3



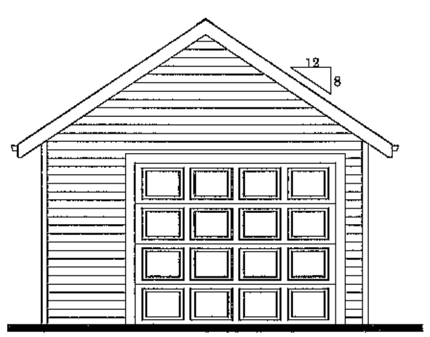
GARAGE FLOOR PLAN
384 SQ FT

GARAGE STUDWALLS TO BE 9'-1 1/8"
UNLESS OTHERWISED NOTED

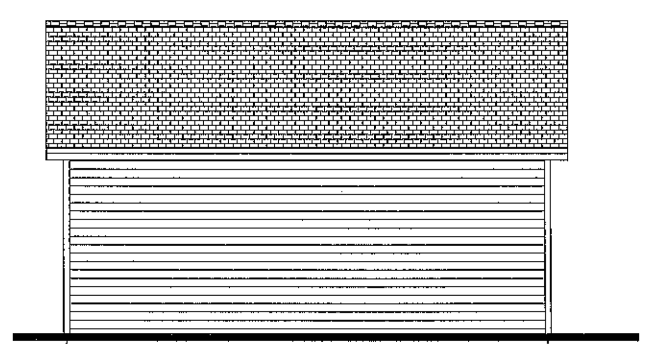


GARAGE FOUNDATION PLAN

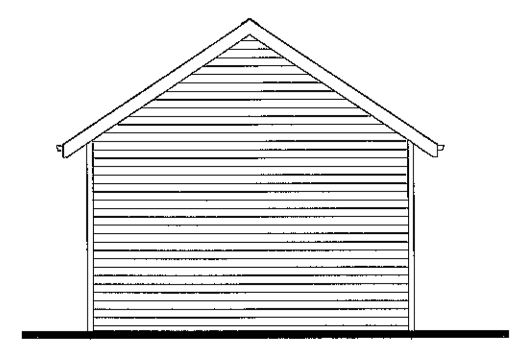
GARAGE FOUNDATION
WALLS TO BE 4'-0".



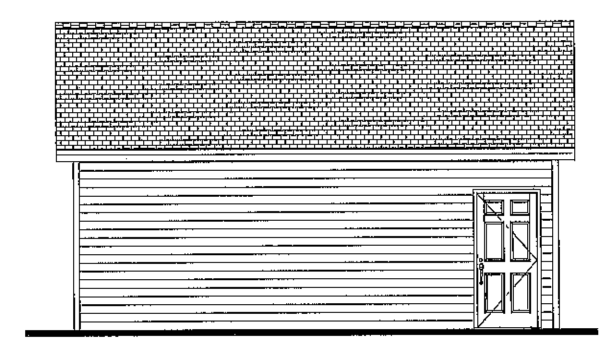
GARAGE FRONT ELEVATION



GARAGE RIGHT ELEVATION



GARAGE REAR ELEVATION



GARAGE LEFT ELEVATION

GARAGE ROOF PITCH TO BE 8:12 UNLESS NOTED.
ALL EAVE OVERHANGS TO BE 16"
ALL GABLE OVERHANGS TO BE 12"

PRELIMINARY PLAN
(NOT FOR CONSTRUCTION)

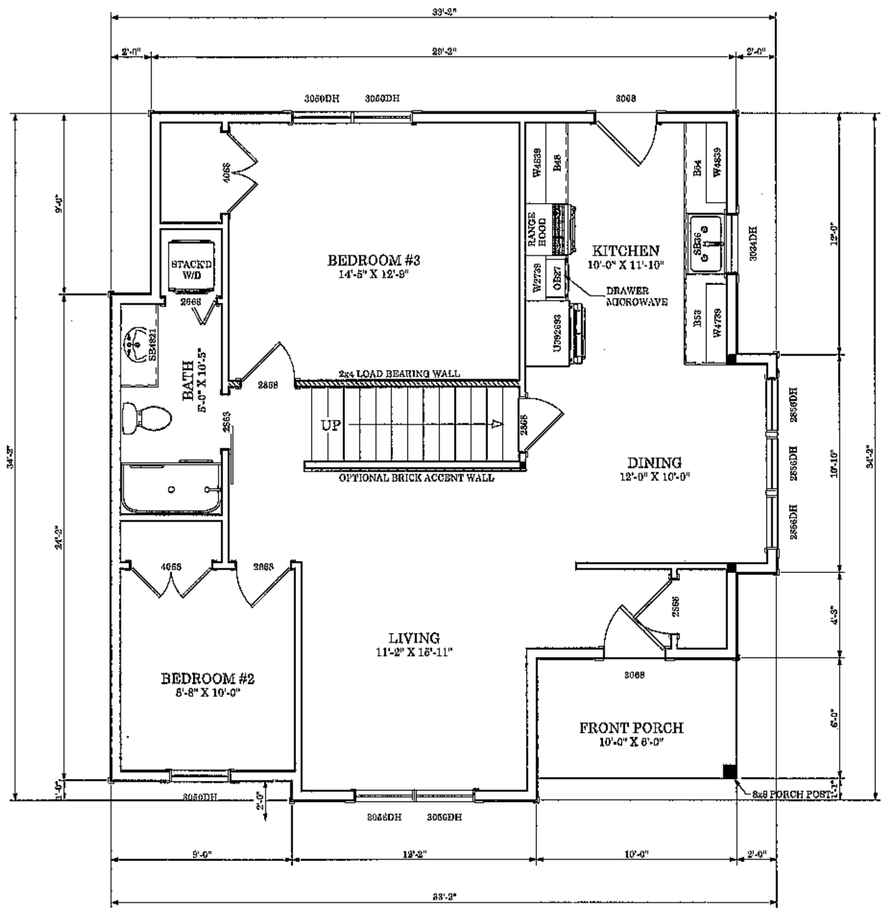
REVISION DATE:
--.--.----

NEW HOME FOR:
NANCY LIVINGSTON

Detrie Builders, Inc.
Serving you since 1955!

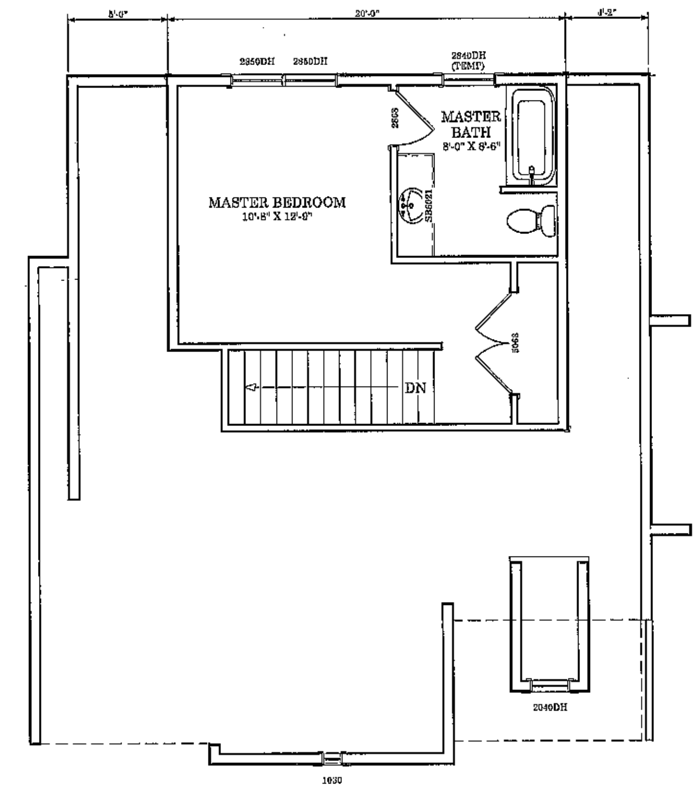
DATE: 11.13.2024

SCALE: 1/4" = 1'-0"



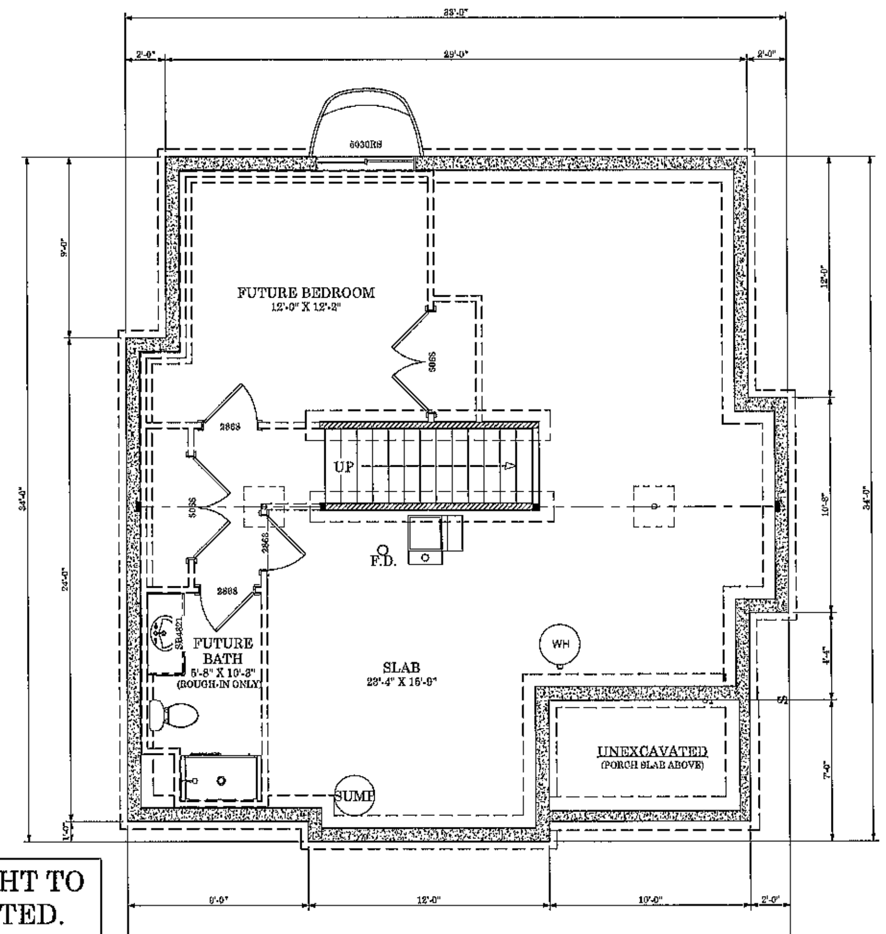
FIRST FLOOR PLAN

ALL FIRST FLOOR STUDWALLS TO BE 8'-1 1/8" UNLESS OTHERWISED NOTED



SECOND FLOOR PLAN

ALL SECOND FLOOR STUDWALLS TO BE 8'-1 1/8" UNLESS OTHERWISED NOTED



FUTURE FINISHED AREA

HOUSE FOUNDATION WALL HEIGHT TO BE 8'-0" UNLESS OTHERWISE NOTED.

PORCH FOUNDATION WALLS TO BE 4'-0".

PRELIMINARY PLAN

(NOT FOR CONSTRUCTION)

REVISION DATE:
10.31.24
11.7.2024
11.13.2024

NEW HOME FOR:
NANCY LIVINGSTON

Detrie Builders, Inc.
Serving you since 1955!

DATE:
10.15.2024

SCALE:
1/4" = 1'-0"

SHEET:
2 OF 3

Part of Brown County WI

Map printed on 1/8/2025

1:480
1 inch = 40 feet*
1 inch = 0.00758 miles*
**original page size: 8.5"x11"*
Appropriate format depends on zoom level

Parcel ownership key

- Parcel Boundary
- Condominium
- Gap or Overlap

"hooks" indicate parcel ownership crosses a line

- Parcel line
- Right of Way line
- Meander line
- Lines between deeds or lots
- Historic Parcel Line
- Vacated Right of Way

A complete key (legend) is available at:
tinyurl.com/BrownDogLegend

Brown County Planning & Land Services

(920) 448-6480
www.browncountywi.gov

Report to the
Redevelopment Authority of the City of Green Bay

MEETING DATE	PREPARED BY
January 14, 2025	Krista Cisneroz, Staff

AGENDA ITEM # F.7

Consideration with possible action for approval of final payment to Peters Concrete Co., in the amount of $21,663.58, for Contract “CD 22-01 Third Street Reconstruction."

BACKGROUND

The City of Green Bay used a portion of its Community Development Block Grant funds for contract “CD 22-01 Third Street Reconstruction." All work has been completed and Peters Concrete Co. has fulfilled all requirements associated with the contract.

RECOMMENDATION

Approve final payment to Peters Concrete Co., in the amount of $21,663.58, for Contract “CD 22-01 Third Street Reconstruction."

FISCAL IMPACT

ATTACHMENTS

None

Report to the
Redevelopment Authority of the City of Green Bay

MEETING DATE	PREPARED BY
January 14, 2025	Krista Cisneroz, Staff

AGENDA ITEM # F.8

Consideration with possible action for approval of final payment to Peters Concrete Co., in the amount of $5,678.07, for Contract "CD 21-01 Sidewalks, Arndt Street Resurfacing, and Alley Resurfacing."

BACKGROUND

The City of Green Bay used a portion of its Community Development Block Grant funds for contract "CD 21-01 Sidewalks, Arndt Street Resurfacing, and Alley Resurfacing." All work has been completed and Peters Concrete Co. has fulfilled all requirements associated with the contract.

RECOMMENDATION

Approve final payment to Peters Concrete Co., in the amount of $5,678.07, for Contract "CD 21-01 Sidewalks, Arndt Street Resurfacing, and Alley Resurfacing."

FISCAL IMPACT

ATTACHMENTS

None

Report to the

Redevelopment Authority of the City of Green Bay

MEETING DATE	PREPARED BY
January 14, 2025	

AGENDA ITEM # G.1

Financial report and check register.

BACKGROUND

RECOMMENDATION

FISCAL IMPACT

ATTACHMENTS

1. Check Report
2. RDA Financial Report 2024

City of Green Bay RDA
Check Register
31-Dec

CHECK #	CHECK DATE	VENDOR NAME	AMOUNT
21821	12/13/2024	BROWN COUNTY REGISTER OF DEEDS	330.00
21822	12/13/2024	CITY OF GREEN BAY	455.16
21823	12/13/2024	CITY OF GREEN BAY	3,168.72
21824	12/13/2024	ECUMENICAL PARTNERSHIP FOR HOUSING	12,303.00
21825	12/13/2024	MANDOLIN FOUNDATION LIMITED	514.02
21826	12/13/2024	NEIGHBORWORKS GREEN BAY	29,032.50
21827	12/13/2024	N.E.W. COMMUNITY CLINIC, LTD	8,123.17
21828	12/20/2024	PETERS CONCRETE CO	49,093.47
			$ 103,020.04

Redevelopment Authority
Financial Report
CDBG
12/31/2024

CDBG Entitlement Funds	2024 Budget	2023 Carry Over	Program Income	Expenses	Obligated	Remaining Balance
Fair Housing	30,000.00	32,155.00	-	31,820.00	335.00	30,000.00
Public Services	188,700.00	214,637.93	-	55,747.77	183,890.16	163,700.00
CDBG Eligible Areas HILP Program	50,101.00	187,168.64	-	96,023.50	141,246.14	-
CDBG Eligible Areas Public Facilieities and Infrastructure	162,800.00	538,874.56	50,708.72	499,999.93	41,421.48	210,961.87
CDBG Eligible Areas-Beautificatio/Art	50,000.00	80,009.87	-	42,450.00	-	87,559.87
Economic Development Façade	50,000.00	-	40,000.00	-	-	90,000.00
Economic Development	200,000.00	59,402.85	319,598.72	538,394.00	-	40,607.57
Administration	182,750.00	169,545.01	22,677.18	200,121.01	-	174,851.18
	$ 914,351.00	**$ 1,281,793.86**	**$ 432,984.62**	**$ 1,464,556.21**	**$ 366,892.78**	**$ 797,680.49**

CARES CDBG-CV Funds	2024 Budget	2023 Carry Over	Program Income	Expenses	Obligated	Remaining Balance
Rental/Mortgage Assistance Program LMI		121,285.15	-	84,870.37	36,414.78	-
	$ -	**$ 121,285.15**	**$ -**	**$ 84,870.37**	**$ 36,414.78**	**$ -**

Redevelopment Authority
Financial Report
HOME
12/31/2024

	2024 Budget	2023 Carry Over	Program Income	Expenses	Obligated	Remaining Balance
Single Family Rehab Loan Program	-	434,704.96	-	162,688.28	272,016.68	-
Downpayment Closing Cost Assistance	50,000.00	-	-	-	-	50,000.00
CHDO Projects	70,284.00	364,500.00	-	-	306,999.00	127,785.00
Housing Development Projects	301,414.22	1,852,994.68	261,032.40	896,500.00	494,418.00	1,024,523.30
Administration	46,855.36	157,480.84	29,003.60	67,679.47		165,660.33
HOME-ARP Admin		1,948,216.00	-	66,986.09	881,229.91	1,000,000.00
	$ 468,553.58	**$ 4,757,896.48**	**$ 290,036.00**	**$ 1,193,853.84**	**$ 1,954,663.59**	**$ 2,367,968.63**

Report to the
Redevelopment Authority of the City of Green Bay

MEETING DATE	PREPARED BY
January 14, 2025	Rebecca Finco, Staff

AGENDA ITEM # G.2

Brownfields program update.

BACKGROUND

The Environmental Protection Agency (EPA) Brownfields Program offers grant funding for environmental assessments and the cleanup of contaminated brownfield sites, facilitating their sustainable reuse and supporting the City's redevelopment efforts. The Redevelopment Authority (RDA) acts as the Brownfields Advisory Committee, providing a platform for Community and Economic Development staff to deliver updates, which are required by the EPA, on grant-funded activities to both the committee and the community. The City of Green Bay currently administers three active EPA grants, with the respective status updates provided below.

EPA Brownfield Assessment Grant (FY 2023 - 2026)
$500,000 Grant
Status Update:

Site/Project	Address	Environmental Activity In Progress/Completed	Budget Expended	Total Expended/Project
*133 N Broadway	133 N Broadway	Eligibility Determination Asbestos Containing Materials/ Lead-Based Paint Testing	$ 2,352.50	$ 2,352.50
*719-723 S Broadway	719-723 S Broadway	Eligibility Determination Supplemental Site Investigation	$ 1,933.39	$ 1,933.39
		Sampling Analysis Plan		
1400 Main Street	1400 Main St	Phase I ESA	$ 7,396.66	$ 9,886.41
		Phase II ESA	$ 2,489.75	
Badger Sheet Metal	402 & 420 S Broadway St 421 Arndt St 419 S Maple St	Site Investigation/Remedial Action Plan	$ 3,342.00	$ 3,342.00
Fourth Street Parcels	0 & 418 4th St 815 & 821 Chestnut Ave	Site Investigation/Remedial Action Plan	$ 7,679.66	$ 7,679.66
Green Bay Drop Forge	1341 State St	Phase I ESA	$ 12,616.22	$ 16,261.72
		Phase II ESA	$ 3,645.50	
*Hurckman Mechanical	1470 Velp Ave	Eligibility Determination Phase I ESA		
Public Market Parcels	211 N Broadway St 228 N Chestnut Ave	Phase I ESA	$ 12,468.00	$ 81,460.86
		Hazardous Materials Assessment	$ 14,164.30	
		Phase II ESA	$ 48,570.81	
		Site Investigation	$ 6,257.75	
*Tidy Cleaners	818 S Broadway	Eligibility Determination Phase II ESA	$ 2,854.00	$ 2,854.00
*University Ave	1160 University Ave	Phase II ESA	$ 408.00	$ 408.00
Vanderbraak	0 & 1035 Vanderbraak	Phase II ESA & Site Investigation	$ 28,201.61	$ 28,201.61
*Veteran's 1st	2890 St Anthony Dr	Eligibility Determination Phase I ESA	$ 1,114.00	$ 1,114.00
Grant Administration		QAPP Preparation	$ 2,950.50	$ 3,558.50
		Programmatic Support	$ 608.00	
* New projects		**Total Grant Budget Expended**	**$ 159,052.65**	**$ 159,052.65**
		% of Budget Expended	**32%**	

EPA Brownfield Clean-Up Grant (FY 2023 - 2026)
$1,000,000 in grant funds to remediate contamination of the former Badger Sheet Metal site.
Status Update:

- Remedial Action Plan being completed under Brownfield Assessment Grant.
- Site clean-up to begin once development plans are finalized.
- Demolition of existing buildings anticipated for spring 2025.

Site/Project	Address	Environmental Activity Completed	Budget Expended
Badger Sheet Metal	402 & 420 S Broadway 421 Arndt St 419 S Maple St	Remedial Activities	$882.00
		Total Budget Expended	**$882.00**
		% of Budget Expended	**0.09%**

EPA Brownfield Revolving Loan Fund (2020 - 2025)
$800,000 in sub-grant and loan funds to property owners and developers for clean-up of brownfield properties.
$160,000 in City cost share.
Status Update:

Site/Project	Address	Environmental Activity Completed	Budget Expended	Total Expended	% Expended
No loans or grants applied to date		Staff Hours - City's Cost Share	$13,771.51	$16,987.21	11%
		Contractual Services - City's Cost Share	$3,215.70		
		Travel - Grant Expenditure	$3,458.51	$3,458.51	0.43%

RECOMMENDATION

FISCAL IMPACT

ATTACHMENTS

None

Report to the
Redevelopment Authority of the City of Green Bay

MEETING DATE	PREPARED BY
January 14, 2025	

AGENDA ITEM # G.3

Director's report and project updates.

BACKGROUND

RECOMMENDATION

FISCAL IMPACT

ATTACHMENTS

1. Development Tracking 20250109

City of Green Bay Development Tracker (Large Scale) - January 2025								
	Project Name	Developer	Project Location	Project Description	Status Update	Housing Units		Est. Prop Value
Multi-family								
						Total #	Under 80%	
1	**US Bank Redevelopment**	Living Downtown LLC	425 Pine Street	Market multi-family rental, commercial	DA approved in November. Construction scheduled early 2025	55	0	$9,600,000.00
						Total #	Under 80%	
2	**1116 Hobart Drive**	Moski Corp	1116 Hobart Drive	Market multifamily	Term Sheet approved in November. DA anticipated in February	30	0	$5,500,000.00
						Total #	Under 80%	
3	**Merge @ Shipyard**	Merge LLC	239 Arndt Street	Market multi-family rental, retail	Developer going out to bid for construction in January.	225	0	$21,000,000.00
						Total #	Under 80%	
4	**200 N. Monroe**	Three Sixty LLC	200 N. Monroe	Mixed Income rental 148 rental units, 27 townhomes	PO expires 4/8/2025	175		tbd
						Total #	Under 80%	
5	**Gorman @ JBS**	Gorman & Co.	0 Lime Kiln Rd	Workforce multi-family	Terms of DA under negotiation	95	0	$10,000,000.00
						Total #	Under 80%	
6	**Revel49 @ JBS**	Revel49	0 Lime Kiln Rd	Destination park, mixed housing, urban farm	Terms of DA under negotiation	44	0	tbd
						Total #	Under 80%	
7	**Former Badger Sheet Metal**	General Capital	420 S. Broadway/419 S. Maple	Multi-family rental, retail, Fire Station/Admin, greenway	Design underway. Update to RDA anticipated in February	140	TBD	tbd
						Total #	Under 80%	
8	**The Fort @ Railyard**	TWG	419 Donald Driver Way	Affordable multi-family rental, retail	Completion anticipated in Jan or Feb	233	187	$21,000,000.00
						Total #	Under 80%	
9	**New Land 221 Cherry**	New Land Enterprises	221 Cherry	Market rate multi-family rental, retail	Construction underway	268	0	$38,000,000.00
						Total #	Under 80%	
10	**222 Cherry St LLC**	Peter Nugent	216-222 Cherry St	Market rate apts with retail 1st floor	DA amendment approved Nov '24. Demo planned early 2025.	71	0	$10,500,000.00
						Total #	Under 80%	
11	**University Ave**	NWGB	1100 Block of University Ave	16 Unit Complex	Waiting for BC funding determination for possible FEB RDA	14	TBD	TBD
Single-family								
						Total #	Under 80%	
12	**Habitat Homestead**	Habitat for Humanity	0 Richmond St	Affordable single-family owner occupied detached and townhomes	Construction underway	14	14	$2,925,000.00
						Total #	Under 80%	
13	**Southwest Woods**	**Garritt Bader**	Hinkle S. of Mason	Single family housing with new roads	Development Agreement approved in March. New TID created	29	0	$8,000,000.00
Commercial								
						Total #	Under 80%	
14	**Green Bay Plaza**	**ICAP Development**	155 W. Mason	Commercial	DA approved in March for public infrastructure development underway	0	0	$4,000,000.00
						Total #	Under 80%	
15	**S&S Buildings**	**Investment Creations**	227 E Walnut, 101 & 109 N Adams	Commerical	PO Expires 2/14/2025	0	0	

								tbd
Industrial								
16	**Pulliam Redevelopment**	Port of Green Bay / Brown County	420 S. Broadway/419 S. Maple	Port development / C. Reiss relocation	Negotionations continue	Total #:	Under 80%:	tbd
17	**Green Bay Drop Forge Cleveland Hardware**	Bill Hoben	1341 State Street	Industrial	CUP approved. DA under negotiation	Total #: 0	Under 80%: 0	$10,500,000.00
18	**Grandview - Smet**	Smet	Erie at Arline	Includes 12,500 sf office / 93,750 sf industrial	Design underway for 20-acre site. PO to be reconsidered by City in Jan	Total #: 0	Under 80%: 0	tbd
19	**Grandview - Gerarden**	Gerarden Fabrication	Erie at Arline	Furniture manufacturing, showroom, office	Design underway for 5-acre site. PO to be reconsidered by City in Jan	Total #: 0	Under 80%: 0	tbd
Park/Public								
20	**Shipyard Phase 2**	**City/RDA**	100 W. Mason	Event lawn, dog park, urban beach, splash pad, playground, restrooms	Engineer selected. Construction planned to start in late 2025	Total #: 0	Under 80%: 0	$0.00

	Units	Under 80%	Value
TOTALS	**1,393**	**212**	**$141,025,000.00**

COLOR KEY
Multi-family
Single-family
Commercial
Industrial
Park/Public