



**CITY OF APPLETON
HOUSING ASSESSMENT**

11/19/2025

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Introduction

EXECUTIVE SUMMARY

The 2024 Appleton Housing Assessment provides a detailed analysis of the current housing situation in Appleton, focusing on affordability, demographics, and future housing needs. The report highlights that Appleton's population is projected to grow, with significant increases in youth and young adults. The median household income is \$73,449, with a notable disparity between owner households (\$99,331) and renter households (\$51,001). A significant portion of renters (36%) and a smaller portion of owners (11%) are cost-burdened, spending more than 30% of their income on housing.

The housing profile reveals that Appleton has 30,831 housing units and a 3.5% vacancy rate. Most of these homes are single-family detached homes, which make up 69% of the housing stock. The City has seen consistent housing development, averaging 120 new homes per year since 2015. However, that is below the projected goal of the current comprehensive plan of around 300 units a year. Appleton does have a mix of housing units. The community is interested in seeing a broader range of housing styles, including mixed-use developments and missing middle housing, to accommodate various income levels.

To address future housing needs, the housing models project between 2,220 and 4,655 new owner-occupied units and 2,626 and 4,222 new rental homes over the next 20 years to keep up with population changes. This does not include the pent-up demand of 2,114 units due to underproduction in the last decade. While this report does not include recommendations, some actions will be provided as part of the comprehensive plan.

Some of those recommendations include:

- **Increase Affordable Housing:** Implement strategies to increase the availability of affordable housing units to meet the needs of low and moderate-income households.
- **Preserve Existing Housing Stock:** Focus on maintaining and improving the quality of existing housing to ensure it remains viable and affordable.
- **Remove Barriers to New Housing Development:** Streamline the development process and reduce regulatory barriers to encourage the construction of new housing units.
- **Support Community Land Trusts and Cooperative Ownership Models:** Promote alternative ownership models that can provide long-term affordability and community control over housing resources.
- **Local Affordable Housing Funding:** Establish local funding mechanisms to support the development and preservation of affordable housing.

DEFINITIONS

Accessory Dwelling: A housing unit that is subsidiary in terms of size and placement but placed on the same lot as a primary dwelling. An accessory dwelling may be internal to the primary structure or detached.

Affordable Housing: A home that costs at or below 30% of the household's income is considered an affordable home, according to the US Department of Housing and Urban Development (HUD).

Area Median Income (AMI): AMI is the midpoint of a specific area's household income distribution and is calculated on an annual basis by the Department of Housing and Urban Development.

Cooperative Living: A group of dwellings that is owned by the residents of the dwelling through a cooperative land agreement, trust, where the tenants have joint ownership and responsibility of the maintenance of the building and gain equity through their cooperative ownership.

Cost Burden: A situation when someone pays more than 30% of their income on housing-related costs (including utilities like water, sewer, and internet).

Group Housing: Group housing includes those who don't live in a household, such as children's care homes, foster care group housing, student housing, and adult care facilities like nursing homes. See the [Census for more information on Group Quarters](#).

Housing Unit: Each dwelling for a household, regardless of form (detached or attached), with its own living, kitchen, and bathroom space.

Housing Choice Voucher: The Federal Housing Choice Voucher (HCV) program (formerly Section 8) provides funds directly to the landlord or lienholder for qualified recipients. This is a critical source of funding for the extremely low income (ELI), elderly, or disabled household. HCV can be used as tenant-based (tied to an individual household) or project-based vouchers (tied to the specific building), and a similar program exists for veterans.

Low-Income Housing Tax Credits (LIHTC): This federal tax credit is administered through eligible entities to award tax credits (4% or 9%) that can be sold to fund affordable housing construction.

Manufactured Home: A home manufactured in a factory according to the manufactured and housing construction code and safety standards (HUD Code) in effect at the time of construction and certified to be in safe living condition.

Missing Middle Housing: This term refers to the housing options that exist between one-unit detached (single-family) and apartments like duplexes, triplexes, townhomes, and other smaller attached housing options, often missing from newer neighborhoods and residential districts of zoning codes.

Modular Home: A prefabricated building that is constructed and assembled of repeated sections in a factory according to federal and state building codes. These modules are delivered and then assembled on-site.

Permanent Supportive Housing: Housing in which assistance (rental assistance) and supportive services are provided to assist households with at least one person who cannot achieve housing stability.

Subsidy: A type of federal, state, or local support that can include tax credits, incentives, and fee waivers, among others, for individuals or entities.

Townhome: At least three homes that are attached and connected by a firewall for ownership or rental and configured as individual buildings/lots or organized into a condominium.

METHODS

Data Sources

Data sources used in this analysis include the US Census's American Community Survey, 2023, and previous vintages' one-year and five-year estimates. Most of the tables were available in the 2023 one-year estimates; where that was not available, 2022 ACS five-year estimates were used. Building permits were estimated based on the State of the Cities Database from the US Department of Housing and Urban Development for the last five years. The analysis considered margins of error with census data and adjusted as needed to alternate sources. A full list of data tables used can be found in the Appendix.

Projecting Models

An estimation of future housing needs first begins with estimating the future population for the planning period. Population projections were made for the year 2042 and included a range using the trend (growth) method, the birth cohort method with migration rates, and the rate from the College North Neighborhood Plan. The Birth Cohort method is generally the most detailed and had the most correlative accuracy of the three. Migration analysis was performed to estimate the population gained through relocation. This data comes from the US Census and includes both foreign and domestic migrations in the last year. Neither the dwelling unit or school enrollment methods showed enough data or correlative accuracy to be used for the 20-year planning phase. The population growth rate method assumes the population growth rate (.22%) would project into the future. There was a previous population projection performed in the College North Neighborhood Plan (2022), which was projected to the year 2035 and estimated a population of 79,856 based on higher-than-average annual growth of .7% and anticipated growth for 2020 and 2021, which as stated in the *Demographics Profile* section, were not growth years. The City has not yet fully rebounded based on the COVID-19 pandemic population decline. However, to provide a range for the future population, all three models were shown in the demographics section. Only the Birth Cohort method was used as a base to project future housing demand.

Affordability limits were calculated using the federal standard (to not exceed spending 30% of household income on housing) based on the median income for the City. For benchmarking purposes, the City was compared with Green Bay, Sheboygan, and Cedar Rapids, IA. These communities were determined using the [Peer City Identification Tool](#) of the Federal Reserve Bank of Chicago to be similar in demographics and composition according to the City.

Future housing demand was forecasted using two models that use the projected population and existing housing inventory data to project housing needs. These models provide a range from which targets can be set. The [Balanced Housing Model](#) projects housing based on future household cohorts and income while the Demand Model¹ projects housing need based on future population, housing retained and lost, and cost burdened populations. The demand model's base is housing that was retained in the base year (2023). It requires accounting for vacant housing and subtracting housing lost. For Appleton, housing loss was determined based on demolition permits. Housing demand also incorporates data on cost-burdened households and a need to address that issue by setting targets that not only provide base housing based on population change but also increase the stock to affect the vacancy rate and provide services to make housing more affordable for those who are cost-burdened.

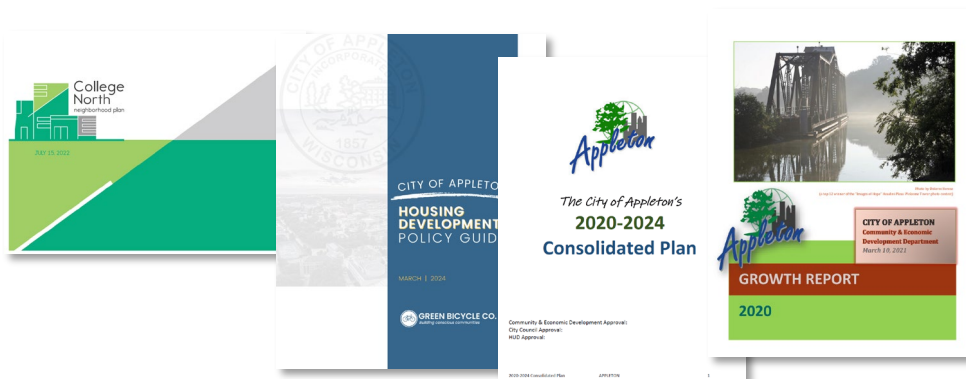
Assumptions

Some assumptions were made as part of the analysis process:

- **Job Estimates:** A job demand or economic growth analysis was not performed, so the population increase due to new jobs was not incorporated into the projection. That could significantly affect the housing demand because new jobs typically draw new people to the community.
- **Housing Lost:** Part of the housing demand and gap analysis includes understanding how much housing is lost and not carried over into the projection year. Typically, a standard formula is used in the absence of local data; however, in the case of Appleton, housing loss was calculated by finding the rate of demolition (we received five years of demolition data and extrapolated that to a 20-year rate. Since no tenure was recorded with the demolition permit data, it was assumed that all single-family and duplexes were owned and the remaining residential were renter households, since a tenure breakdown for housing lost is needed for the model.
- **Vacancy Rates:** The current vacancy rate is extremely low for both ownership and rental housing. Rental vacancy is closer to the standard (between 4-7%), but ownership is at zero percent, which should be increased to maintain a healthy housing market. The projection includes ownership and rental vacancy rate increase to five percent vacancy. This will help drive costs down, as well as offer an opportunity to allow people within the community to move into more appropriate housing for their lifestyle.

PROCESS

The housing assessment is an element of the comprehensive planning process. It builds on previous planning efforts, including the 2024 Consolidated Plan, Housing Development Policy Guide, and Appleton Grow Reports through 2021. We reviewed previous planning efforts related to housing in Appleton for previous development and preservation goals, targets, and public engagement outcomes. In addition to data analysis, public engagement around housing issues was conducted, including surveys, public meetings, focus groups, and stakeholder interviews. A variety of organizations and individuals were engaged to understand the full housing picture in Appleton, including stakeholders like the housing authority, developers, real estate professionals, and community organizations. City staff and members of the public were engaged to find what the primary issues are, who is being impacted and how, and what possible solutions could be.



Demographics Profile

Population Characteristics

Quick Facts	2023 Population	75,861
	Households	30,831
	People in Group Housing	2,404
	Median Household Size	2.38
	Median Household Income	\$73,449
Owners	Owner Households	20,763
	Median Household Income Owner occupied (dollars)	\$99,331
	Median Household Size	2.61
Renters	Households	10,068
	Median Income	\$51,001
	Median Household Size	1.92

Figure 1 Source: B01001 Age and Sex, B25119 Median Household Income in the past 12 months, S1101 Households and Families

Appleton is a smaller city with over 75,000 people in about 30,000 households. The median household size is just over two people, with distinctions between owner and renter households. The median income is around \$73,500.

Looking at historic population trends, population growth had begun to slow between 2015-2016 and the decline in 2017 has not returned to its pre-pandemic population (Figure 2). During 2020-2021 the City saw a sharp population decline to the 2014 population but has since rebounded and returned to a growth trajectory.

In 2023, Appleton had 2,404 people living in group quarters. Group quarters population includes students in dormitories for higher education, disabled populations living in group homes, children in foster care group homes, and elderly living in congregant living facilities. In Appleton, group quarters are primarily concentrated around the Fox River area including Lawrence University, COTS, Pillars, and Harbor House properties.

A total of 5.9% of the Appleton population has an independent living disability.ⁱⁱ This is important because this part of the population, if not living in

a family, typically occupies group homes. People over 65 account for 23% of the 2023 population and will account for 17% of the 2042 population. Understanding the part of the population that is occupying group homes or may seek to change housing to downsize is an important part of the housing picture.

Appleton has a population of 6.6% below federal poverty level which is approximately 4,827 people.ⁱⁱⁱ There are two census tracts which have more than 50% of their population below 60% of the area median income. These are shown on the map below. The two Qualified Census Tracts are priority areas for Federal funding like the Low-Income Housing Tax Credits (LIHTC).

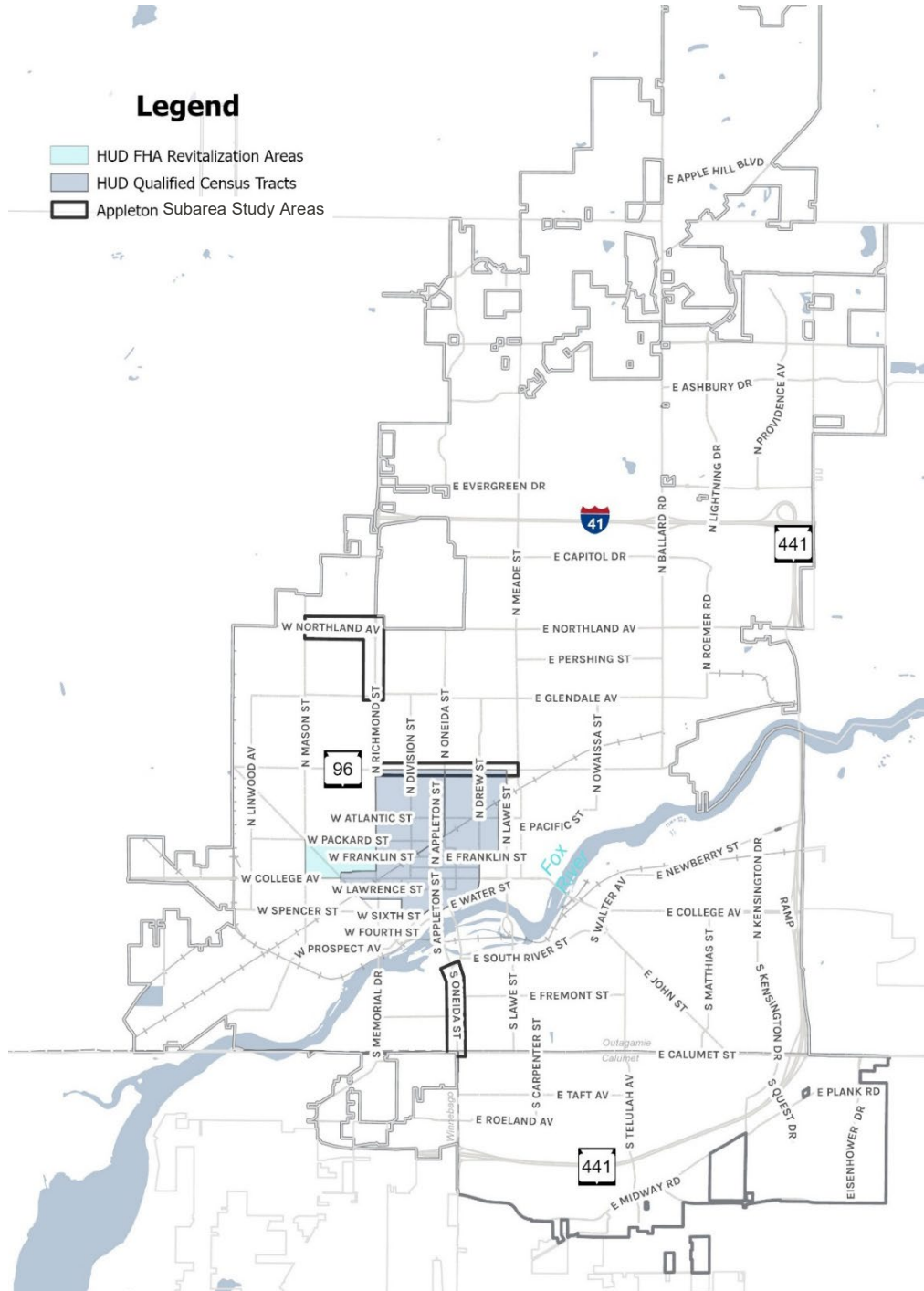


Figure 2 HUD Qualified Census Tracts and FHA Revitalization Areas. Source: US HUD

HUD Federal Housing Administration (FHA) Revitalization areas include locations to prioritize for FHA sales under the National Housing Act. See more about these programs in the *Recommendations* section. See more about funding opportunities in the Recommendations section.

In 2023, the population was nearly 76,000, and it is projected to be between 79,000 and 84,000 in 20 years. Population mobility and construction activity, along with a greater birth rate than the national rate, contribute to the exceptional growth. The population is expected to have considerable growth in the under-5 years of age population and some adult age groups, as shown in Figure 5. The largest decline will be in the age group 5-14 years old.

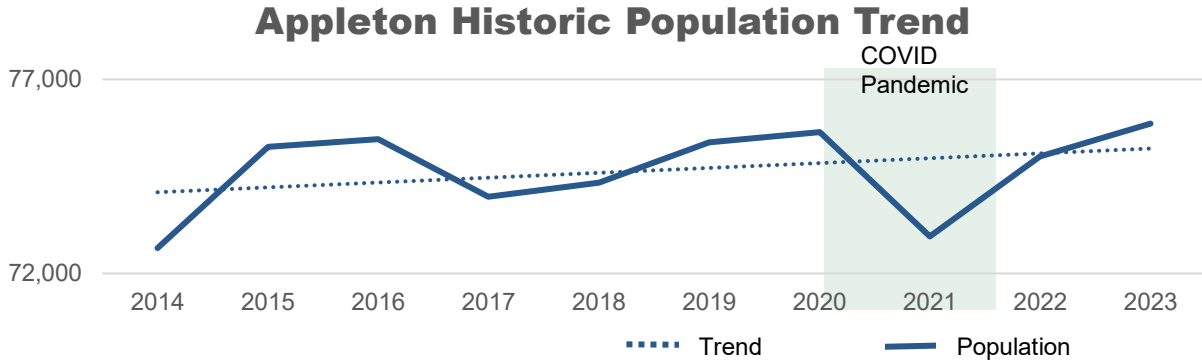


Figure 3 Historical population trends from 2014 to 2023.

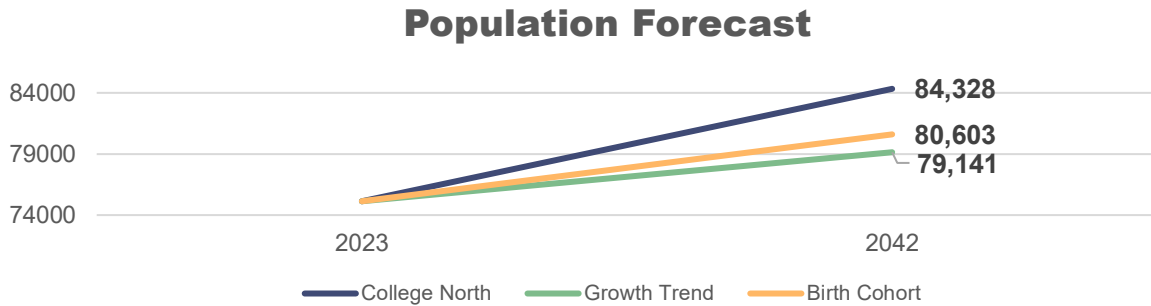


Figure 4 Twenty-year population forecast estimates between 79,141 and 84,328 people.

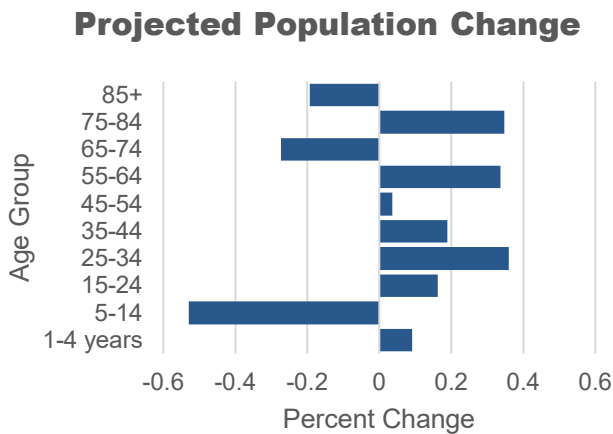


Figure 6 Twenty-year population shifts by age group. (2023 – 2042)

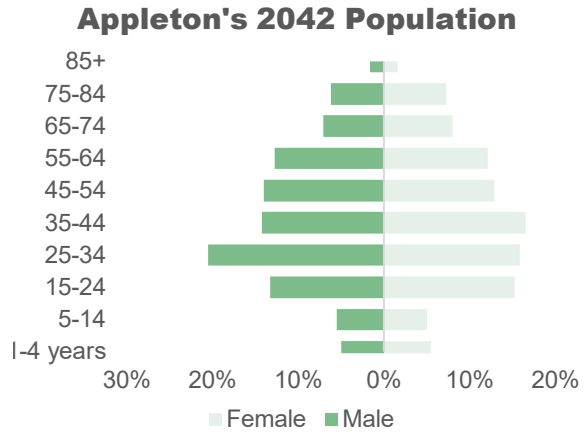
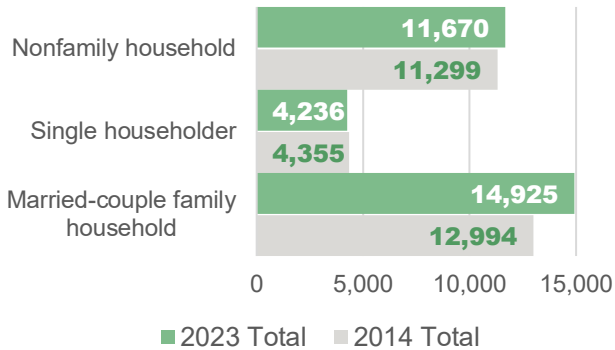


Figure 5 Twenty-year age groups for male and female demographics.

Appleton's Households Distribution from 2014 to 2023



Household Sizes by Type, 2023

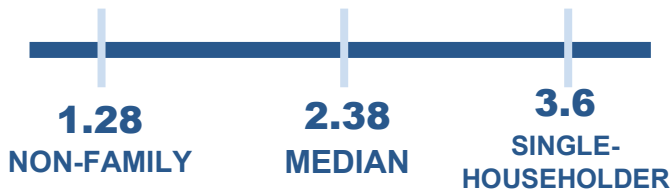


Figure 7 Households in the City are shifting. Source: American Community Survey, S1101 Households and Families for 2014 and 2023 1 yr estimates.

Using the Birth Cohort projections to base projections, the city is estimated to increase by 4,742 people. Combined with pent up housing market demand, there would need to be an increase of 3,112 total households for these people to live in. The distribution of household types is nearly the same as it was 10 years ago. Nearly half (48%) of Appleton's households are married couple-led, with the next most predominant being the non-family (unrelated individuals, including single persons) household. Both non-family and married householders saw an increase since 2014, but single householders (one adult with dependents) saw a decline. While family households are the predominant household type in Appleton, it is the single-householder (male or female led with dependents) who has the largest household size, averaging 3.6 persons to the average of 3.1 for married-couple households and the 1.28 persons of the non-family household. The nearly 12,000 non-family households are of much smaller average size, and their housing needs would differ due to their household size, composition, and incomes.

Nationally, household size has been on the decline since 1960, when the average household size in the US was 3.3 persons, and today it is 2.51 persons.^{iv}

HOUSEHOLD INCOME AND HOUSING AFFORDABILITY

In Appleton, the median income for homeowners is \$99,331, while the median income for rental households is much lower at \$51,001 (in inflation-adjusted dollars). Owner household sizes are on average, larger than renter households. There is an affordability concern for both types of households, with 36% of renters being cost burdened, compared with 11% of ownership households.

The City of Appleton selected peer cities of Green Bay, Sheboygan, and Cedar Rapids, IA. These were selected for their similarity in demographics, size, and composition. When comparing household size with these peer communities, we see the household trends are aligned, with similar ratios across household types. All comparison communities have greater numbers of single-householder and married householders (both are family household types) than non-family households, and all saw a decline.

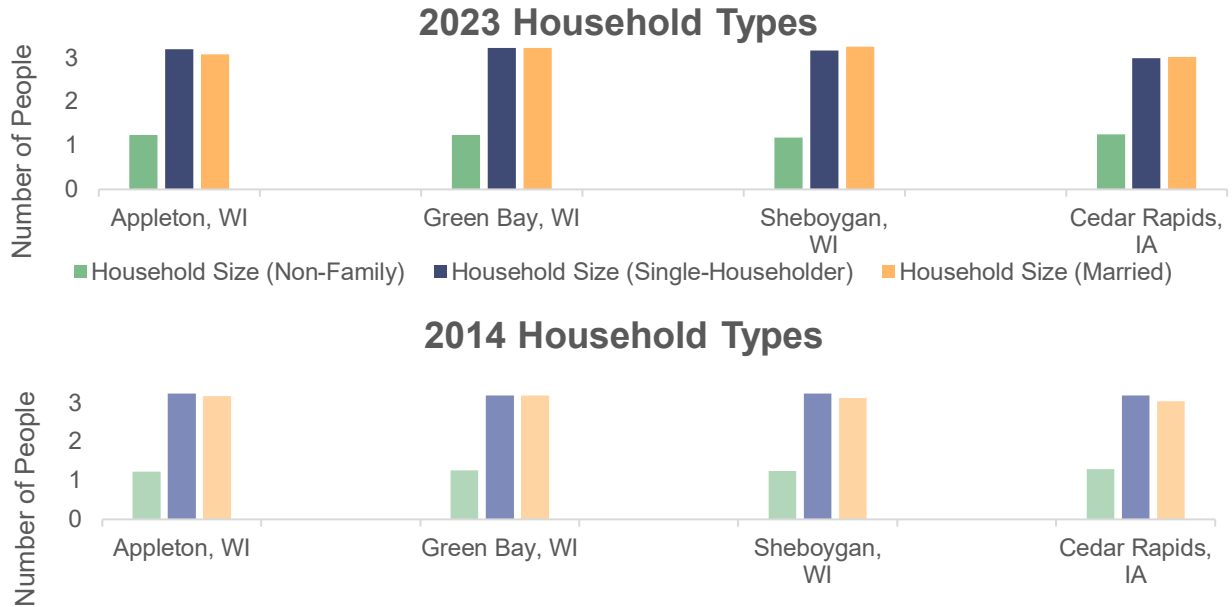


Figure 8 Household type comparison with peer communities. Source: American Community Survey 2023 1 yr estimates S1101 Households and Families

JOBS AND GEOGRAPHIC MOBILITY

Regionally, the Midwest has recovered all the nonfarm jobs that were lost because of the COVID-19 pandemic. There has been a -.01% population change from 2021 to 2022 in the Midwest.^v In the local Fox Cities region, the population grew by 12,560 people in the last five years and will see nearly that amount, 11,823 people, in the next five years.^{vi} Appleton is a core city in the Fox Cities region, and because of the fluid nature of the metro area, its economy is interdependent with the various communities in the Fox Cities.

According to the US Census Bureau’s OntheMap tool, in 2022, 79.3% of all workers in the City of Appleton were employed in the City but lived outside of the City. Only 20%, 9,519 people, of the resident population also work in the City.^{vii}

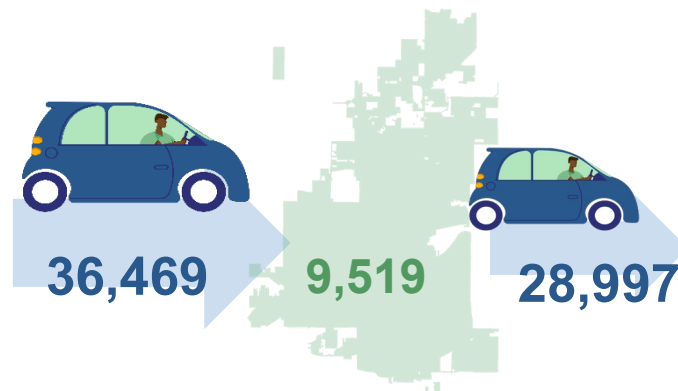


Figure 9 2022 Inflow/Outflow Analysis for All Jobs in Appleton, US Census. Bureau of Labor Statistics

Tenure by Household Income

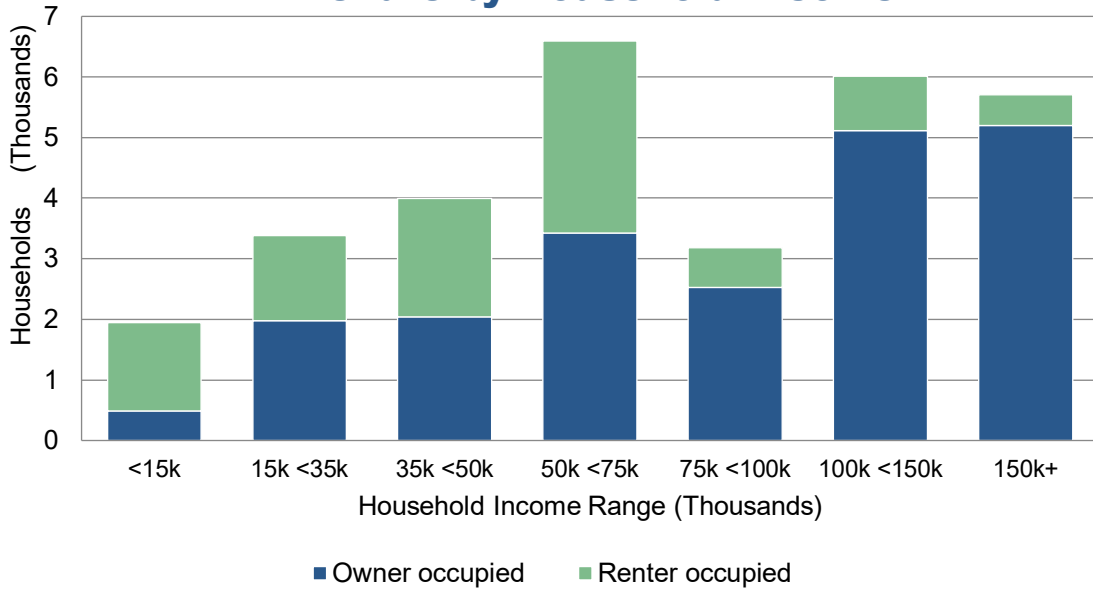


Figure 10 Owner and renter occupied persons by tenure. Source: B25118 American Community Survey 1-yr estimates, 2023

Age also plays a factor in the homeownership rate and income. The chart below shows the percentage of owners within that age group and income band that are homeowners. The homeownership rate among households who make under \$75,000 is under 50% among all age groups except those who are over 45 years old. Appleton has a small percentage of homeowners who make under \$15,000 with the majority of those who make under \$15,000 being aged 45 and older. There may be more homeowners who make above \$15,000 who are over 45 years of age because they may own their home outright and may not have a mortgage.

Homeownership Rate by Age and Income

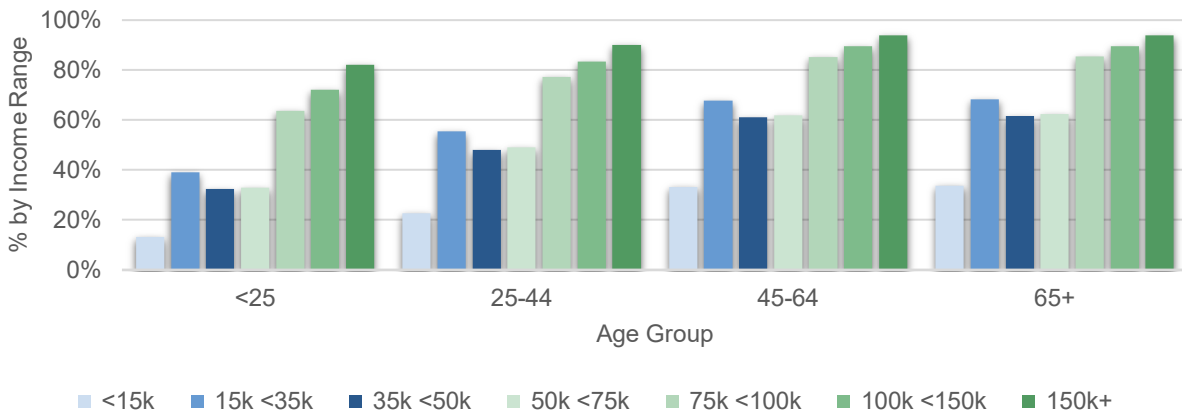


Figure 11 Tenure by household income in the past 12 months (B25118), and Tenure by Age of Householder (B25007), American Community Survey 2023, 1 yr estimates.

Affordability for Owners and Renters in Appleton

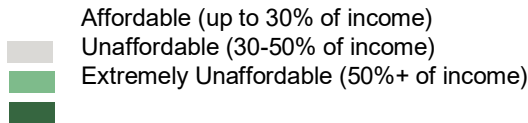
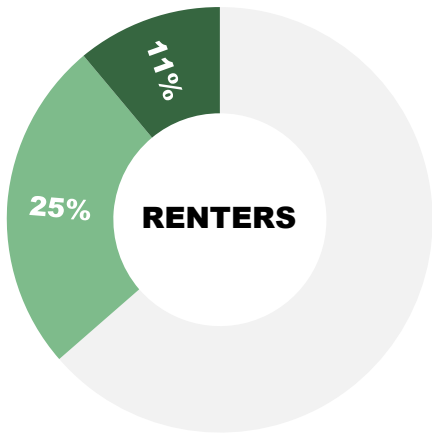
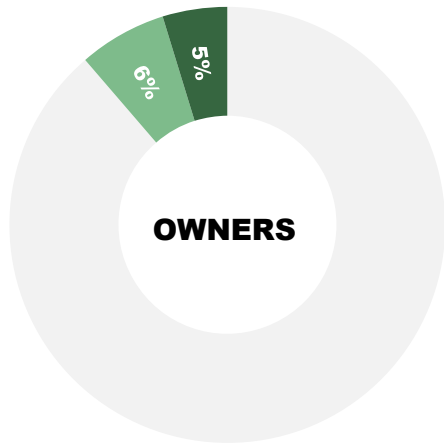


Figure 12. Affordability of ownership and rental housing. B25070 Gross Rent as a percentage of household income in the past 12 months, B25091 Mortgages Status by selected monthly owner costs as a percentage of household income in the past 12 months.

The majority of the housing in the City is considered affordable, but there is some distinction between the rates of unaffordability between owner and renters. Figure 11 shows the number of people who are cost burdened and living in unaffordable or extremely unaffordable units. **About 1 in 3 renters are cost-burdened**, meaning they are paying more than 30% of their income on housing costs. **In comparison, 1 in 10 owners are cost-burdened**, living in unaffordable units.

The total number of cost-burdened households in Appleton is 5,854, or about 19% of all households. A household is considered cost-burdened if it is paying over 30% of its income on housing costs.

For homeowners, there are fewer cost-burdened households than there are for renters. In Appleton, 41% of homeowners own their homes without a mortgage. The rate of cost-burdened households among homeowners with a mortgage is more than double that of those without a mortgage. The median housing cost for those who do not have a mortgage is between \$400 and \$800. But for those with a mortgage, the median housing cost is between \$1,000 and \$1,499. The overall median housing cost for owners is \$1,088 according to the American Community Survey (ACS).

For renters, ACS shows that 45% of renters pay between \$750 to \$1,249 with the median rent being \$989.^{viii} According to Zillow, rent asks have been on the rise in Appleton, with the median rent in 2024 being \$1,200, which is 40% below the national average and about 19% higher than the rent in Cedar Rapids, IA.^{ix}

When looking at the number of occupied affordable rentals available, there are nearly triple the amount of occupied rentals at the \$15,000 to \$35,000 range than there are actual households in that range. This could mean that there are households who pay rents affordable to the \$15,000 to \$35,000 income group, but their income is above or below that amount. This could include those who make below \$15,000, where we see there are significantly more households than rentals affordable to them.

What is affordable depends on your income and lifestyle. For a one-earner household, based on these common jobs in Appleton they can afford...

Most public housing aid drops off at 80% area median income (AMI)

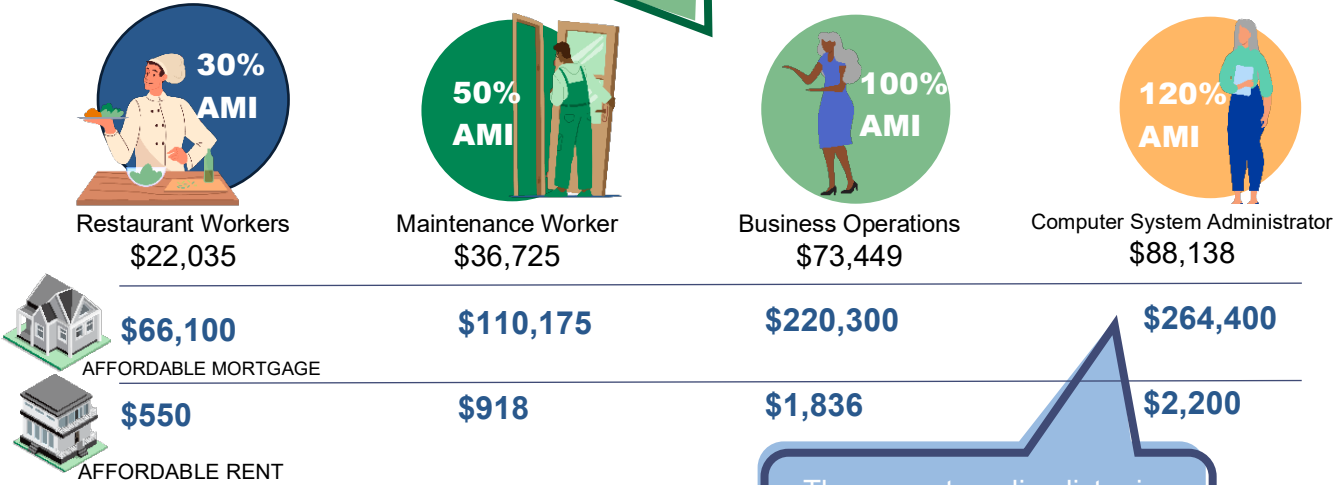


Figure 13. Appleton wages for select occupations and what would be an affordable rent or mortgage for that income according to the federal standards of affordability. Source: Wages and job types from the Bureau of Labor Statistics City of Appleton OES Report for May 2023.

Rental Households and Occupied Rental Units by Income Level, 2023

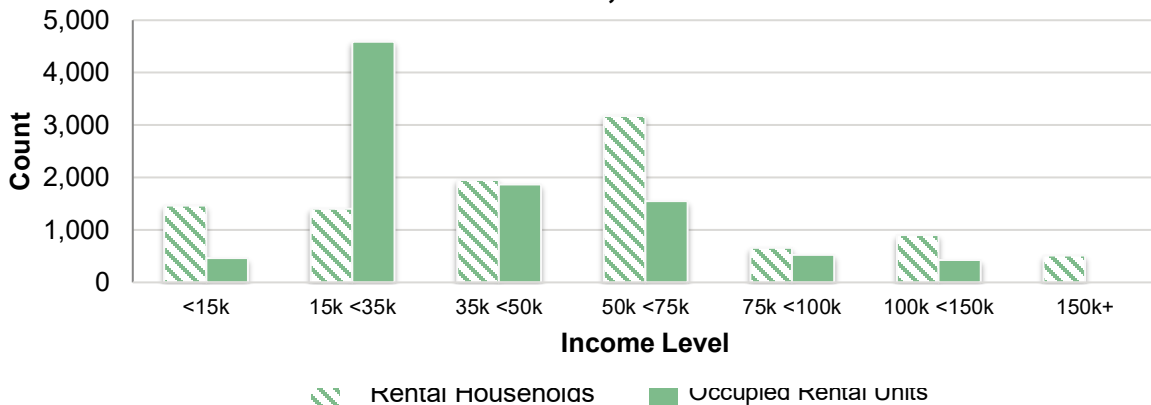


Figure 14 Where there are more units at an income group than households at that income group, that means other households are occupying those units such as households who make over \$75,000 where there are more households who make that income than units that are affordable to them. Figure 15 Where there are more occupied rental units than households at an income level, households in other income levels are likely occupying those units. For example, there are substantially more rental households who make over \$50,000 than there are occupied units, meaning there are likely households in those income brackets occupying units that are very affordable to them. However, there are more households making less than \$15,000 than there are available units, meaning they have to move into units that are more costly for them. Source: 2023 American Community Survey 1 yr estimates. B25063 Gross Rent and B25118 Tenure by Household Income in the past 12 months.

Owner Households and Occupied Owner Units By Income Level, 2023

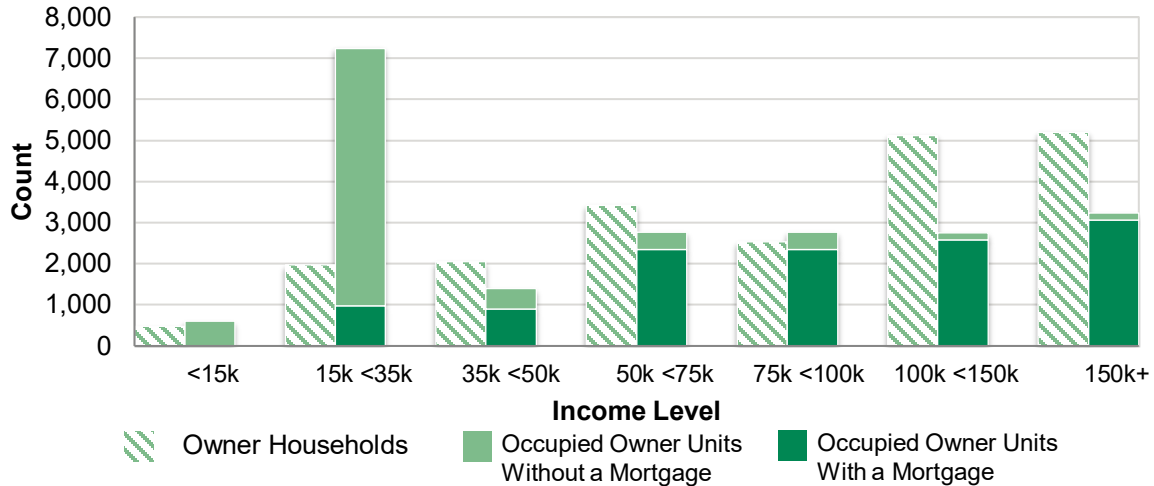


Figure 16 Comparison of the # of households at each income level and the number of units affordable at that income level. Figure 17 Where there are more occupied owner units than households at an income level, households in other income levels are likely occupying those units. For example, there are substantially more owner households who make over \$1000,000 than there are occupied units, meaning there are likely households in those income brackets occupying units that are very affordable to them. With the much larger availability of housing units available in the \$15,000-\$35,000 range, it can be assumed that those units are likely being occupied by households with higher incomes who find these costs very affordable. Source: 2023 American Community Survey 1 yr estimates, B25087 Mortgage Status and Selected Monthly Owner Costs and B25118 Tenure by Household Income in the past 12 months.

In the above tables, we see that there are mismatches in occupied housing units and households at a variety of incomes. The biggest mismatch is in the \$15,000 to \$35,000 income range for both owners and renters. Where the number of occupied housing units in that range far exceeds the actual households making that income, higher-income households are likely living in extremely affordable units. There are also likely lower-income households (primarily renters making under \$15,000) likely living in unaffordable units.

Where these mismatches exist, it is not a matter of simply changing the cost of existing units. A range of actions, including preservation of existing units and construction of new units at a range of incomes, should be considered.

The value of homes in the region has risen, about double in the last 10 years, according to the Fox Cities Chamber Economic Dashboard (Figure 16). This, in combination with the rising interest rates, has an impact on the ability to move up and down the housing ladder.

Home Values in Region by County

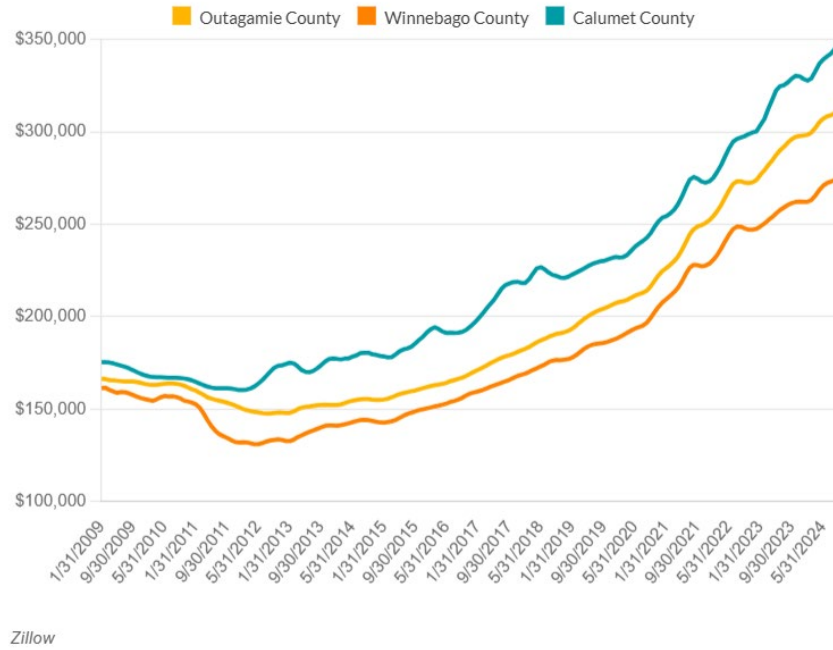


Figure 18 Fox Cities Home Values across the three counties.

This is happening nationally, and through stakeholder meetings, we have heard that the only option for affordable housing is outside of the City. One thing to also note with these comparisons is that while there is an excess of units in the \$15,000-\$35,000 income range, there are shortages elsewhere, and housing affordability is not transferable, so units can't just be made more affordable. A range of tools, including programs and new construction, should be pursued to address this complex issue.

Homelessness

To have a full picture of the housing situation, it is important to account for all populations in the community. HUD requires that every Continuum of Care agency in the country conducts point-in-time (PIT) counts of the homeless population every other year in January on a single night to assess local counts and understand if other services or programs are needed locally. The PIT count is a count of sheltered and unsheltered people, including populations in emergency shelters, transitional housing, and Safe Havens. While small, the homeless population does exist in the region. According to the latest data tracked by the Wisconsin Balance of State Continuum of Care (WIBSCOC), the Fox Cities region is the 4th of the top 5 CoC regions in Wisconsin with the most clients experiencing homelessness. In 2019, there were 939 total homeless persons in the Fox Cities region, which includes the chronically homeless, sheltered, and unsheltered populations. In January 2024, there were 30 people reported in the PIT count, and that was drastically higher in the July count, as shown in Figure 17. There are 10 homeless shelters or transitional housing facilities within the City limits to serve these individuals and families.

City of Appleton PIT Count

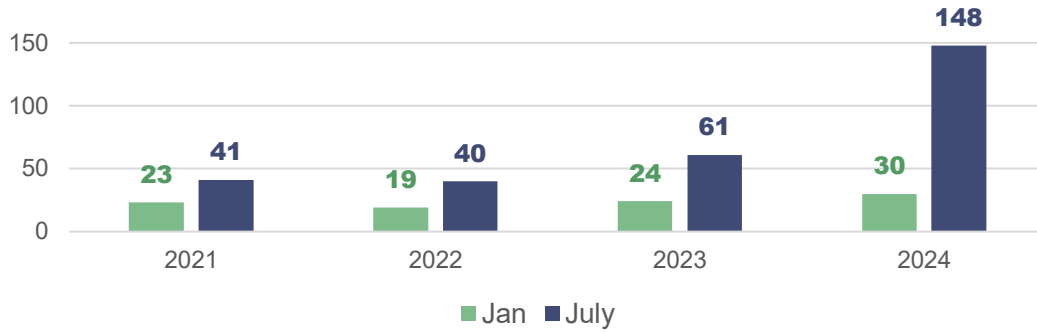


Figure 19 City of Appleton PIT count shows a drastic rise in homeless unsheltered persons in July 2024.

Fox Cities Homeless and Unsheltered Persons

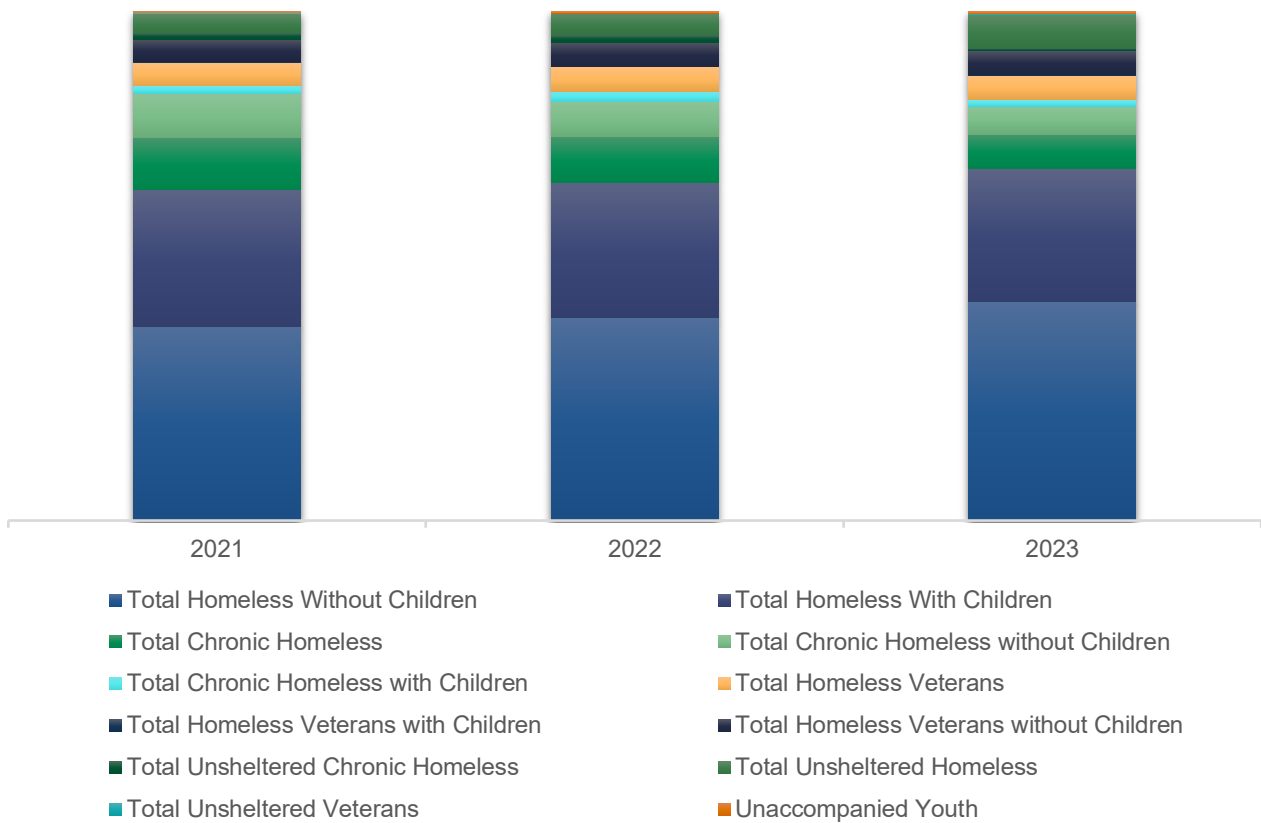


Figure 20 The Fox Cities Point in Time reporting through the Institute for Community Alliances provides a detailed report of the homeless and unsheltered populations includes those who are in shelters, those who are unsheltered and living on the streets, and the chronically homeless population.

Housing Profile

Quick Facts		
	Total Units	31,947
	Vacant	1,116
	Substandard	38
	Units Constructed in Last Five Years (2019-2022)	1,062
	Units in Pipeline	328
Owner	Owner	20,763
	Owner Percent	67%
Renter	Renter	10,068
	Renter Percent	33%

HOUSING PROFILE

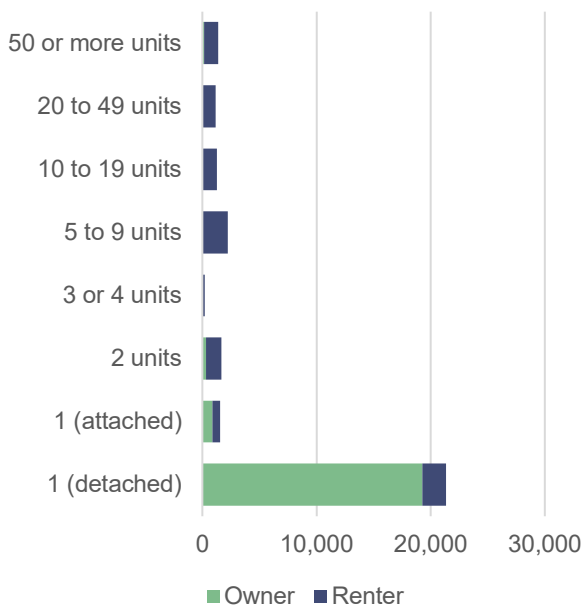
Appleton’s existing housing inventory consists of overwhelmingly detached single homes with some missing middle options available. According to the American Community Survey, there are no manufactured in the City, although those are available elsewhere in the state. Owner-occupied housing accounts for 67% of all housing in the City. For comparison, the national ownership rate is 64.8% and has been declining since 2010. The Wisconsin ownership rate is 69.2%.

The median age of the first-time homebuyer has been on the rise in recent years. In Appleton, the median age of a first-time homebuyer in 2023 was 35 years old. In 2024, that rose to 38 years in Appleton. Nationally, in 2024, the median age of the first-time homebuyer was 56 years old. This has been on a steady rise since the NAR began tracking this data.^{xi}

Vacancy rates among housing are one indicator of the health of a housing market and reflect the amount of housing that is not occupied. Vacancy type varies from those that are for rent/sale, are seasonally vacant (like second homes), and those that are sold but not yet occupied.^{xii}

In 2023, there were 31,947 housing units, and 1,116 of them were vacant.^{xiii} In Appleton. 31% of those vacant units were for sale or rent and not occupied, while 14% were recreationally or seasonally vacant. A modest vacancy rate among ownership and rental housing is necessary to maintain a healthy housing market. Nationally, both the sales and rental markets are tight, with low vacancy rates.

Housing Options in Appleton



Source: Tenure by Units in Structure (B25032), Plumbing Facilities for Occupied Housing Units (B25048), American Community Survey 2023 1-year estimates. Vacancy status (B25004) was from ACS 5 yr estimates and is the latest available data. Units in pipeline (City of Appleton New Home Permits for 2024)

The national sales housing market is around one percent, and the rental market is around 5.4%.^{xiv} The average vacancy rate in the State of Wisconsin is 10.5%, according to US Census data. In Appleton, there is a 3.5% vacancy rate. The homeowner vacancy rate is zero percent, and the rental vacancy rate is 3.5%.^{xv}

The predominant housing style is single-family (single unit detached) housing at 69% of the existing homes. There are about six percent of the existing stock that is considered missing middle styles which includes attached ownership and rentals that are between 2-4 units including townhomes, duplexes, and fourplexes. Poor housing condition is not a major issue in the community, where less than one percent of all homes are substandard (without proper plumbing). Housing quality has been brought up in some meetings. The City does not have many out-of-state landlords. A small number of homes are substandard (lacking plumbing facilities).^{xvi}

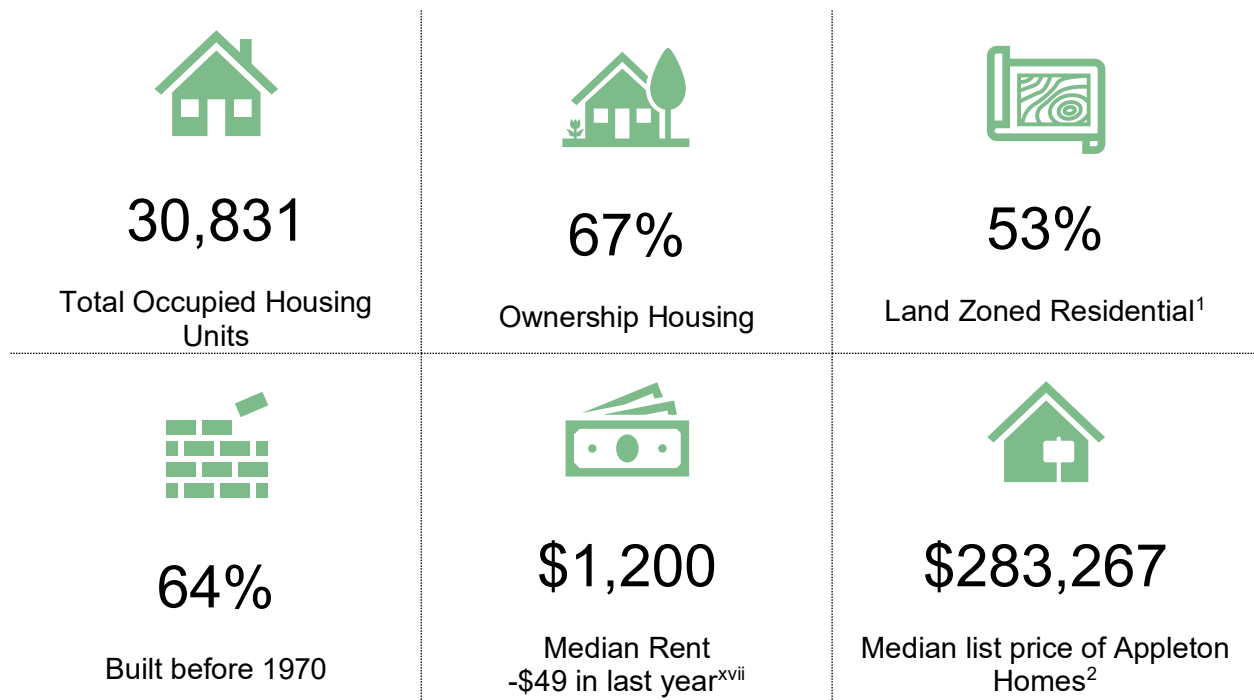
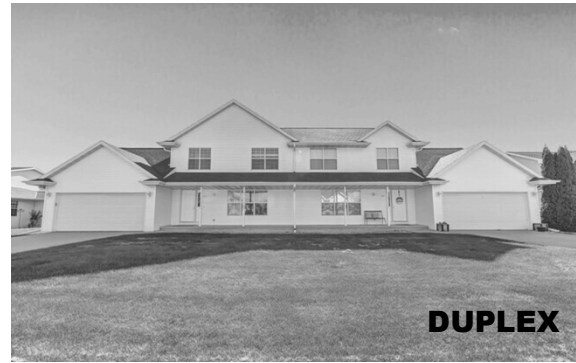


Figure 21 Summary of existing housing and costs in Appleton. Source: 2023 American Community Survey (1-year estimates B25032, B25034), Zillow Housing Reports, City of Appleton

¹ This includes planned development zoning that is strictly residentially zoned (R1A, R1B, R1C, R2, R3)

² Median list price according to data from Zillow Housing Reports dated through October 2024

THE CHARACTER OF APPLETON HOUSING



The above styles reflect what is currently available in the community. Based on changing demographics and community preferences, there are opportunities to incorporate more of the following styles.

DEVELOPMENT TRENDS

Appleton has an active housing construction industry. As tracked through their annual Appleton Grow reports, there have been more than 50 single-family homes units average annually in the last decade, with only two years where housing units were low in 2016 and 2021 likely due to units being in construction (as determined by the building permits were above average for the previous year) but not available for occupancy. Multifamily housing has varied greatly over that same period.

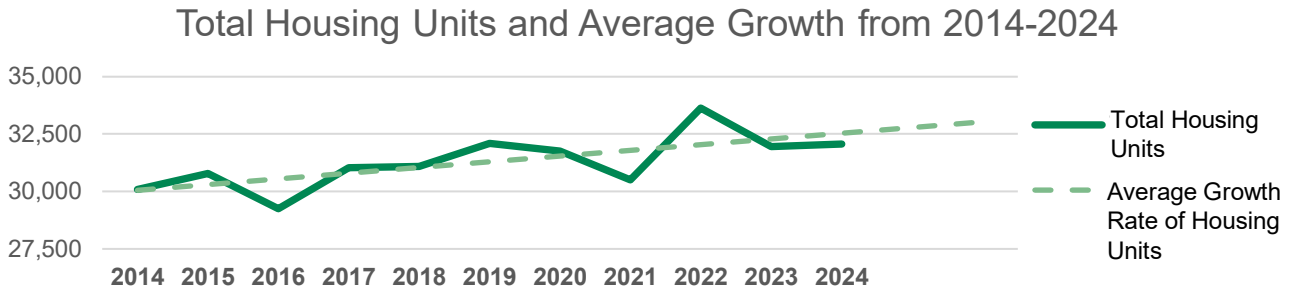


Figure 22 The number of housing units in the City has generally grown in the last decade. Source: American Community Survey 2014-2023 1 yr estimates B25002 Occupancy Status

There has been an average of 185 housing units annually becoming available for occupancy since 2015. In the last two years, there have been 474 housing units constructed, higher than average. In the 2017 Comprehensive Plan, the City aimed to develop between 300 and 320 housing units each year. Only in the past two years has the City been close to that goal.

APPLETON RESIDENTIAL CONSTRUCTION ACTIVITY



Figure 23 Source: City of Appleton Master Plan Housing Goals, City of Appleton Grow Reports past residential construction activity.

Housing loss is a natural part of the construction cycle, especially as it relates to redevelopment. It is also part of the equation of the future housing forecast. In the past five years, 56 structures

accounting for 76 homes have been demolished.^{xviii} Most of these have been due to fires and were not occupied.

WHAT WE HEARD

When asked how well the City was doing on housing, community members' needs and incomes throughout their lifetime', respondents cited there was a lot of work to do.

A decade of housing development

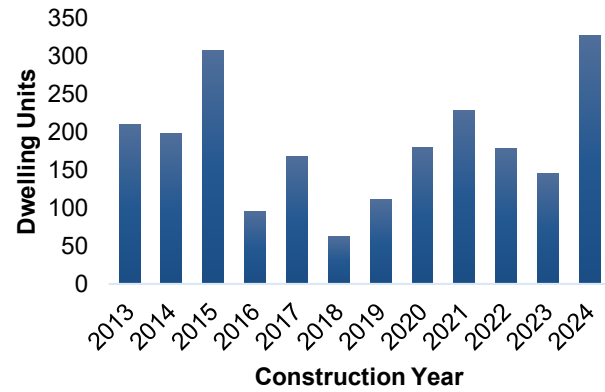


Figure 24 Building Permits data for the City of Appleton.



APPLETON IN ACTION

Development Pipeline

As of 2024, there were an estimated 328 new residential housing units both single and multi unit that were constructed. In 2023, that number was about half of that. There have been nearly 1,000 housing units built in the last five years.^{xix}

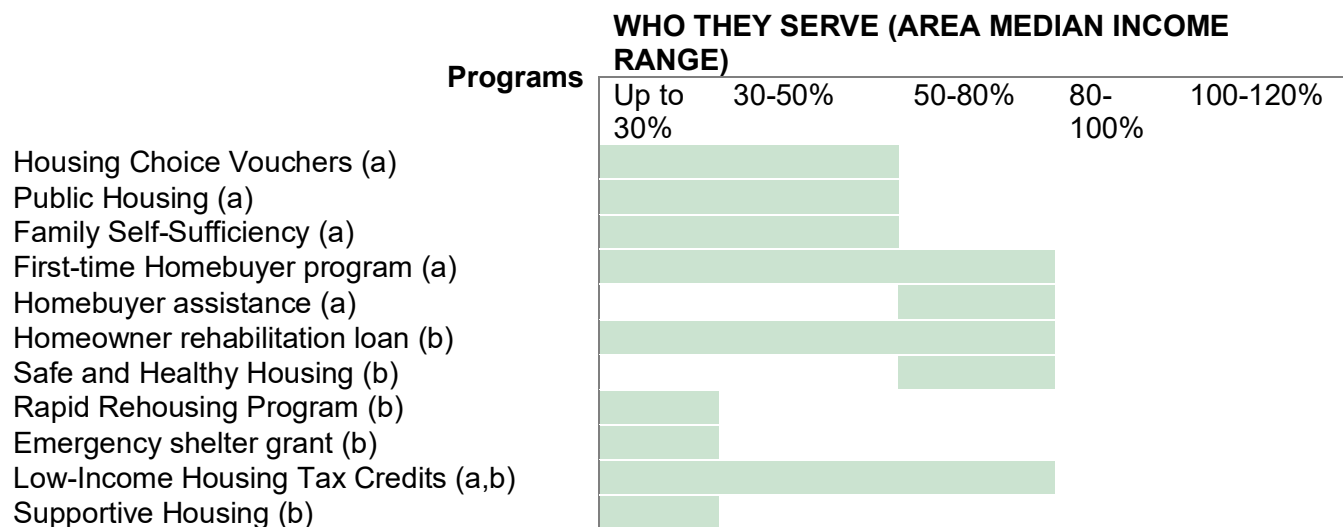
Evictions and Foreclosures

In addition to understanding homelessness, it's important to understand displacement as part of the housing picture. Evictions and foreclosures are both forms of displacement that impact the housing picture. Sometimes, they are caused by new developments that may intentionally or unintentionally displace people. They can also be caused by rising housing costs forcing people to find new homes or landlords justly or without cause asking tenants to relocate, and with little housing available, there may be no place for them to go within the community. The State of Wisconsin Department of Administration (DOA) manages the [Wisconsin Eviction Data Project](#), a monthly interagency archive of the county data on evictions. According to the DOA, Wisconsin eviction filings fell sharply with the pandemic eviction moratoriums of 2020 and 2021 but have returned to pre-pandemic levels. Eviction judgments, the actual number of evictions with a judgment, have not returned to pre-pandemic levels, hovering around 200 per quarter, down from nearly 400 per quarter in 2019. In Calumet, Outagamie, and Winnebago Counties last year (2023), eviction filings were:

Jurisdiction	Filings	Judgements
Calumet County	68	11
Outagamie County	359	57
Winnebago	588	113

Housing Programs

The following programs are provided to City of Appleton residents by the various housing agencies operating in the region. But more could be done to address the gaps in existing programs.



Notes: These are a combination of public and community organizations that provide housing assistance across the spectrum of need, including (a) public agencies like the City of Appleton and Appleton Housing Authority and (b) community and non-profit agencies like Habitat for Humanity and other housing service providers.

Other assistance available in Appleton includes:

- **Eviction Assistance:** Wisconsin Judicare and Legal Action of Wisconsin both assist those experiencing housing instability.
- **Transitional Supportive Housing** for the homeless, disabled, and extremely low-income households.

Looking Forward

HOUSING NEED

The determination of the future housing gap is a combination of the need for new construction as well as preservation and workforce development. With the extremely low rate of vacancy driving the housing market and market rate home prices rising, coupled with the national housing shortage, solutions should be focused on preserving existing housing stock, rehabilitation of vacant units, and removing barriers to the production of new housing (both affordable and market rate).

Factors that affect the projection of housing demand include:

- The amount of existing housing that is kept in the projected year.
- Adjustments to account for vacancy. Typical vacancy rates are between 4-7% to support a healthy housing market and to keep housing costs reasonable. As we know, Appleton’s vacancy rate is below this and will need to be adjusted to promote a healthy housing market.
- Housing lost between now and 2042. For this, we used local demolition data.
- The amount of housing that is needed by the projected year to meet population demand, and how much more will be needed to address demand by income.
- Future population income and tenure estimates

The type of housing that is needed should accommodate the range of lifestyles, incomes in the City, and desired styles. For more details on these housing models, see the Methods section starting on page 7.

	Owner	Rental
Projected Population	54,004	26,599
Projected Occupied Units³ (Households)	20,691	13,854
Housing Available in 2023⁴	20,763	10,420
Housing Lost⁵	244	60
Housing Retained Into 2042⁶	20,519	10,360

The above table shows the baseline housing that is available in 2023 and retained into 2042 but does not account for the change in population or increased demand, which will be described in the next section.

³This is estimated by dividing the projected population by the average household size for that tenure. Tenure for the 20-year horizon is estimate based on the 2023 household size.

⁴ This includes vacant homes for that tenure based off the occupied units.

⁵ This includes the demolition data for five years estimated to be the same rate in 20 years. The data provided by the City of Appleton was used in replacement of the standard housing net removal rate.

⁶ This is the housing available in 2023 less the housing lost. Note that the value here is used in the Demand Model. The number of projected obsolete stock from the Balanced Housing Model is much greater because it assumes all housing available at the \$15,000 and below range as obsolete.

20-Year Forecasted Demand

The forecasted need is an assessment of the proposed demand for new housing based on the population change. This does not include the steps that could be taken through new housing or housing programs to address cost-burdened households and to retain existing housing (either supporting housing rehabilitation or extending affordability covenants on existing publicly supported housing).

Forecast Housing Demand (In Number of Housing Units)

	Owner	Renter	Total
Demand Model	1,261	4,222	5,484
Balanced Housing Model	4,655	2,626	7,281

Suggested Housing Targets

If the City were to keep its momentum of the past couple of years, it would reach the demand shown in these models in 20 years. But to make up for the underproduction of the past decade, it would need to set higher targets.

Given the range in housing demand shown in the two forecasting models, The City set its housing units production targets to be a middle ground between the Demand and Balanced Housing model. Appleton is aiming for a total of 6,800 new housing units produced over the next 20 years, with an annual target of about 180 owner units and 160 rental units. A middle ground between the two models was also used to inform development targets by income, housing cost, and tenure (see page 32).

Several factors can impact these housing targets, such as large new developments that fill part of the housing demand, a change in household sizes, or a new larger employer increasing the population.

Suggested Housing Targets (In Number of Housing Units)

	Owner	Rental
20-Year Demand	1,261-4,655	2,626-4,222
20-Year Production Target (middle of demand range)	3,600	3,200
Annual Housing Unit Production Target	180	160

2042 Number of Units by Income Level and Tenure

If the City were to pursue the 20-year production targets (see page 31), they would be aiming to meet a total demand of 6,800 housing units. 3,600 of those units would be owner units and 3,200 units would be renter units. Based on the future population projections for population size, household income, the chart below shows a possible distribution of those housing units across housing types, costs, and tenure to fit a range of lifestyles.

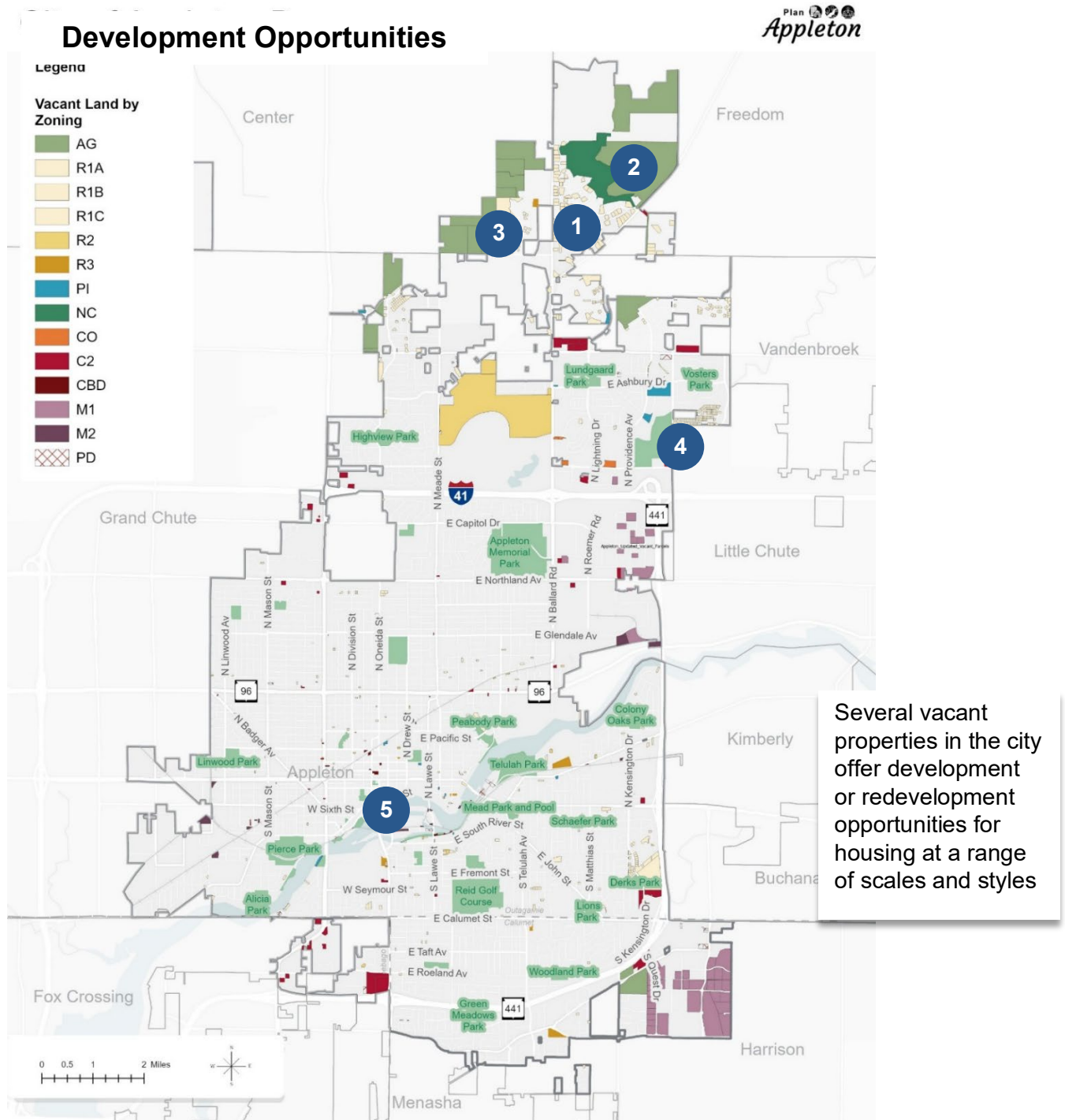
Housing financing that can be used to help finance that gaps are often tied to specific tiers of income levels, called area median income (AMI). Understanding how the forecasted housing demand is tied to these financing tiers can help support future funding pursued to provide affordable housing in Appleton.

Income Level	Housing by Cost and Tenure	Development Targets [Number of Housing Units]
Up to 50% AMI		1,176
Less than \$20,000 <i>0-30% AMI</i>	Rental units with rents up to \$450 / month	290
\$20,0001- \$34,999 <i>31-50% AMI</i>	Rental units with rents between \$450-900/month	263
Less than \$34,999	Housing sales prices up to \$110,000	623
51 - 70% AMI		882
\$35,000-\$49,999	Rental units with rents between \$900 - 1,300/month	415
\$35,000-\$49,999	Housing sales price between \$110,000-\$150,000	467
71 - 100% AMI		1,455
\$50,000-\$74,999	Rental units with rents between \$1,300-\$1,850/month	685
\$50,000-\$74,999	Housing sales price between \$150,000-\$220,000	770
101 - 120% AMI (Market Rate)		1,645
\$75,000 - \$89,999	Housing sales price between \$220,000-\$270,000	870
\$75,000 - \$89,999	Rental units with rents between \$1,850-\$2,250	775
120% AMI and Above		1,642
Above \$90,000	Housing sales prices above \$270,000	870
Above \$90,000	Rental units with rents above \$2,250	772
Total Housing Development Targets		6,800 Housing Units

DEVELOPMENT OPPORTUNITIES

Vacant Land

There are a few focus areas to consider for incentivizing development and zoning changes. The three priority subareas present opportunities for mixed-use developments with residential and commercial aligned around transit and walkability.



Community Preferences for Housing Types



When asked which housing types would be best to fill the gap, respondents cited temporary supportive housing, small lot-single unit housing and 2-4 units and townhomes. This shows a need for a variety of housing types.

FUNDING OPPORTUNITIES

The City of Appleton and the Appleton Housing Authority use a range of resources to support affordable housing including HUD programs like the Community Development Block Grant and Housing Tax Credits.

Additional resources the City could pursue include:

- US Housing and Urban Development Department (HUD)
 - Section 4 Capacity Building Program
 - Good Neighbor Next Door Program: Promote and incentive this use for eligible applicants.
- Public-Private Partnerships
- Housing Choice Vouchers for Ownership
- Philanthropy, including Community Development Financial Institutions (CDFIs)
- New Market Tax Credits

Appendix

DATA SOURCES

Data Table	Topic	Source
CP05	Demographic Profile	2022 American Community Survey, 5-year Estimates
DP02	Social Profile	2022 American Community Survey, 5-year Estimates
DP04	Housing Characteristics	2022 American Community Survey, 5-year Estimates
DP05	Demographic and Housing Estimates	2022 American Community Survey, 5-year Estimates
S0101	Age and Sex	2022 American Community Survey, 5-year Estimates
S1901	Income Profiles	2022 American Community Survey, 5-year Estimates
B19001	Household Income	2022 American Community Survey, 5-year Estimates
B25001/B25002	Housing Units	2022 American Community Survey, 5-year Estimates
B25003	Tenure	2022 American Community Survey, 5-year Estimates
B25004	Vacancy Status	2022 American Community Survey, 5-year Estimates
B25010	Tenure and HH size	2022 American Community Survey, 5-year Estimates
B25024	Units in Structure	2022 American Community Survey, 5-year Estimates
B25034	Year structure built	2022 American Community Survey, 5-year Estimates
B25056	Renter housing costs	2022 American Community Survey, 5-year Estimates
B25070	Renter cost burden	2022 American Community Survey, 5-year Estimates
B25074	Renter Cost Burden by Income	2022 American Community Survey, 5-year Estimates
B25087	Owner housing costs	2022 American Community Survey, 5-year Estimates
B25091	Owner cost burden	2022 American Community Survey, 5-year Estimates
B25106	Cost Burden by Tenure	2022 American Community Survey, 5-year Estimates
S1401	School Enrollment	2022 American Community Survey, 5-year Estimates
B01001	Age by Sex	2022 American Community Survey, 5-year Estimates
-	National Vital Statistics Reports Births Final Report Volume 70, Number 17, February 7, 2022 (cdc.gov)	CDC

-	National Vital Statistics Reports Volume 70, Number 8 July 26, 2016 Deaths: Final Data 2019 (cdc.gov)	CDC
	Building Permits	City of Appleton
	Developments in Pipeline	City of Appleton

- ⁱ Jepson and Weitz. *Fundamentals of Plan Making, Methods and Techniques* (2016). Routledge
- ⁱⁱ 2023 American Community Survey 1-yr estimates. Table S1810 Disability Characteristics
- ⁱⁱⁱ Poverty Status in the Past 12 months, American Community Survey 2023 1-year estimates. Table S1701.
- ^{iv} US Census Historical Household Tables. Table HH-4. Households by Size: 1960 to Present. Accessed January 2, 2025. <https://www.census.gov/data/tables/time-series/demo/families/households.html>
- ^v National Comprehensive Housing Market Analysis as of January 1, 2023. US Department of Housing and Urban Development, Office of Policy Development and Research.
- ^{vi} Fox Cities Chamber Economic Prosperity Overview. <https://fox-cities-chamber.eimpactv3.com/dashboards/87/fox-cities-chamber/overview>
- ^{vii} 2022, US Census Bureau, On the Map, Inflow/Outflow Job Counts in 2022 for all workers. 36,469 are employed in the selection area (Appleton City) but live outside, 28,997 live in the selection area, employed outside, 9,519 live in the selection area, employed outside.
- ^{viii} 2023 American Community Survey, 1-yr estimates table B25064 median gross rent.
- ^{ix} Appleton, WI Rental Market as of December 1, 2024. Zillow Rentals. <https://www.zillow.com/rental-manager/market-trends/appleton-wi/> median rent includes the median rent for all Zillow rentals.
- ^x Point-in-Time Count and Housing Inventory Count. HUD Exchange. <https://www.hudexchange.info/programs/hdx/pit-hic/#2024-pit-count-and-hic-guidance>
- ^{xi} Profile of Homebuyers and Sellers, 2024. First-Time Home Buyer Data, National Association of Realtors. https://www.nar.realtor/sites/default/files/2024-11/2024-profile-of-home-buyers-and-sellers-highlights-11-04-2024_2.pdf
- ^{xii} 2022 American Community Survey 5-year estimates. Table B25004 Vacancy Status. Universe: Vacant Housing Units. Estimates for this table were not provided in 1-year estimates.
- ^{xiii} 2023 American Community Survey 1-year estimates. Table B25002 Occupancy Status. Universe: Housing Units.
- ^{xiv} National Comprehensive Housing Market Analysis as of January 1, 2023. US Department of Housing & Urban Development. <https://www.huduser.gov/portal/publications/pdf/National-CHMA-23.pdf>
- ^{xv} Selected Housing Characteristics (DP04) American Community Survey 2023 1 yr estimates.
- ^{xvi} 2024 City of Appleton Parcel assessment, 24,327 residential parcels with 1,121 out-of state landlords and 23,206 local landlords.
- ^{xvii} *Appleton, WI Rental Market*. Zillow Rental Market Trends, 11/2024. <https://www.zillow.com/rental-manager/market-trends/appleton-wi/>
- ^{xviii} Source: City of Appleton, 2019-2024 Demolition Permit Data.
- ^{xix} Source: City of Appleton, Residential permit data.