

Grand Chute Housing Study

Grand Chute, Wisconsin

2026





Table of Contents

- Grand Chute Today 14**
 - Population & Growth 15
 - Economic Characteristics 20
 - Housing & Neighborhood Characteristics 25
 - Housing Supply 33
 - A Summary of Today to Inform Tomorrow 37

- Grand Chute Housing Needs 38**
 - Population Forecast..... 39
 - Housing Demand 40
 - Development Program 42

- Housing Goals & Strategies 47**
 - Housing Goals..... 48
 - Targeted Policy Areas..... 66

- Appendix 73**

A special thank you to the Technical Committee members who volunteered their time to guide development of the Housing Study.

- *Kristine Giornalista*
- *Tom McHugh*
- *Jill Rooney*
- *Tom Rooney*
- *Jon Searles*
- *Jennifer Sunstrom*
- *Lydia Van Thiel*
- *John Weyenberg*

Reason for a plan

Housing affects the quality of life for Grand Chute's current residents and the Town's ability to grow by attracting new generations. This in turn increases support for a wider range of businesses and their ability to recruit and retain employees. This study, commissioned by the Town of Grand Chute, reflects the importance of housing availability and affordability to the entire community.

HOUSING TERMINOLOGY USED IN THIS STUDY

Accessory Dwelling Unit (ADU). ADUs can be attached, detached, or a separate interior residential structure on the same parcel as the main single-family dwelling.

Affordable Housing. Any housing that is not financially burdensome to a household in a specific income range. The federal standard for affordability is housing cost equal or less than 30% of a household's gross adjusted income. On a community-wide scale, housing affordability is measured by the number of units with housing cost at or below 30% of the area median income. The term "affordable housing" can include but is not limited to housing assisted by state and federal tax credits and federal programs.

Appraisal. Assessment of the current market value of a property and usually a key requirement when a property is bought, sold, insured, or mortgaged. Calculation of appraisals uses "comparables" – properties located in the same area with similar characteristics and have an established value (recent sales).

Area Median Income (AMI). The midpoint in Grand Chute's income distribution, at which half of households earn more and half earn less. A household's income is calculated by its gross income or the total income before taxes and other payroll deductions.

Attainable Housing. Much like affordable housing, this is housing that is not financially burdensome to a household despite their income range. This term does not have the association with state and federal programs as defined in affordable housing.

Cost Burdened. Any household spending more than 30% of their monthly income of housing.

Empty Nester. A single person or a couple without children living at home. Empty nester can include any age range, but most often refers to older adults and seniors whose children no longer live at home.

Market Rate. The price that the broad number of home buyers or renters are willing to pay for housing. Market rate housing is not restricted by price and generally implies the cost of housing without direct production assistance or ongoing subsidies from specific programs. Market rates fluctuate with demand, supply, construction costs, and other factors. Note, the market rate price may also be a price buyers must pay because there are no other options accommodating their situation, possibly making them housing cost burdened.

Missing Middle. Missing middle housing, such as duplexes, triplexes, and small apartment buildings, are neighborhood-scale, multi-family housing units that bridge the gap between single-family detached homes and large apartment buildings.

Senior Housing. Often thought of as nursing homes and assisted living facilities, senior housing in the context of this study is more broadly defined and refers to housing that caters to older adults. These housing options could include ground floor apartments, condos, housing with limited assistance, or other options that allow seniors to live independently with less maintenance.

Universal Design. Structural design that focuses on making the house safe and accessible for everyone, regardless of age, physical ability, or stature. Incorporates ideas like task lighting, wide entryways, and easily adaptable spaces.

Workforce Housing. According to the Urban Land Institute, workforce housing is any housing that is affordable to a household earning between 60% and 120% of the area median income (AMI).

A photograph of the Grand Chute Town Hall building, a modern structure with a prominent water tower. The building features the Grand Chute logo and the words "TOWN HALL" on its facade. The water tower also displays the logo and "Grand Chute". The scene is set against a blue sky with scattered clouds. The entire image is overlaid with a semi-transparent blue filter.

Executive Summary

The market in Grand Chute will need to add over 2,100 housing units between 2025 and 2035 to support the 2035 population and job needs. This is 195 units annually between owner and rental options. Over the next several years, housing production should focus on pent-up ownership demand and the need to offer more attainable owner and renter variety beyond traditional single-family detached dwellings and apartment complexes.

Since 2021, Grand Chute has produced an average of 109 housing units per year. Continuing at this average would create a further deficit of 86 units per year, or 860 total if continued through 2035.

FINANCIAL REALITIES BY THE NUMBERS

Low supply and high development costs create home prices higher than most can afford to own.

Monthly household costs and home affordability in Grand Chute

| Typical Costs - Modest Standard of Living | 1 Adult, no Children | 1 Adult, 1 Child | 2 Adults, 2 Children |
|---|----------------------|-------------------|----------------------|
| Housing | \$696 | \$983 | \$983 |
| Food | \$357 | \$526 | \$1,033 |
| Child Care | \$0 | \$1,013 | \$1,905 |
| Transportation | \$1,107 | \$1,424 | \$1,589 |
| Health Care | \$445 | \$704 | \$1,408 |
| Taxes | \$553 | \$849 | \$1,132 |
| Other Necessities | \$354 | \$508 | \$678 |
| Needed Hourly Living Wage per Adult*(annual) | \$20.27 | \$34.65 | \$25.18 x2 |
| | (\$42,161) | (\$72,072) | (\$52,374 x2) |
| Median Household Income in Grand Chute | Renters \$60,475 | | Owners \$104,242 |

| Comparable occupation | Social Worker, Construction Worker | School Teacher, Police Officer | Registered Nurse, Transit Driver |
|--|------------------------------------|--------------------------------|----------------------------------|
| 30% of income spent on home/rent per month | <\$1,054 | <\$1,801 | <\$2,618 |
| Comparable home ownership price limit with taxes/insurance** | <\$150,000 | <\$250,000 | <\$375,000 |

*Needed Hourly Living Wage per adult per household, assumes adults working 40 hours per week

**Assumes a good credit score, 20% downpayment, no HOA fees, comparable local taxes/insurance, no householder debt, and a 30-year fixed rate mortgage at 6.75%. Source: Economic Policy Institute Family Budget Calculator <https://nhc.org/paycheck-to-paycheck>; American Community Survey

The base sales price of many new homes are already out of reach for many Grand Chute households. Renting becomes a need or preference for longer.



From 2014 -2025:
113% increase in new and existing home sales price vs 36% increase in all goods and services (inflation)
Source: REALTORS® Association of Northeast Wisconsin and RANW MLS; Bureau of Labor Statistics



Additional monthly costs facing households wanting to own...

| | | |
|--|------------------------------|--|
| | 0.5%-1.5% of loan amount | Private mortgage insurance - most cannot save 20% for downpayment, raising monthly payments |
| | up to \$300 | Homeowners Association Fees - vary and becoming more common |
| | \$1,000 for average American | Individual debt - many people have school and car debt that reduces the mortgage price a bank will approve |
| | 1-4% of the home value | Maintaining the home - keeping a home in good condition costs more than renting |

GOAL 1: EXPAND THE SUPPLY OF DEVELOPMENT-READY LAND THAT PROMOTES EFFICIENT GROWTH

When providing financial or regulatory incentives, require projects to include small lot, attached units, mixed-use, new products, and/or innovative housing types

Assist in gap financing for site preparation, such as town-owned lot development or infrastructure partnerships

Follow the Comprehensive Plan's directions for efficient lot size development and connected growth

Continue building relationships with property owners of developable land



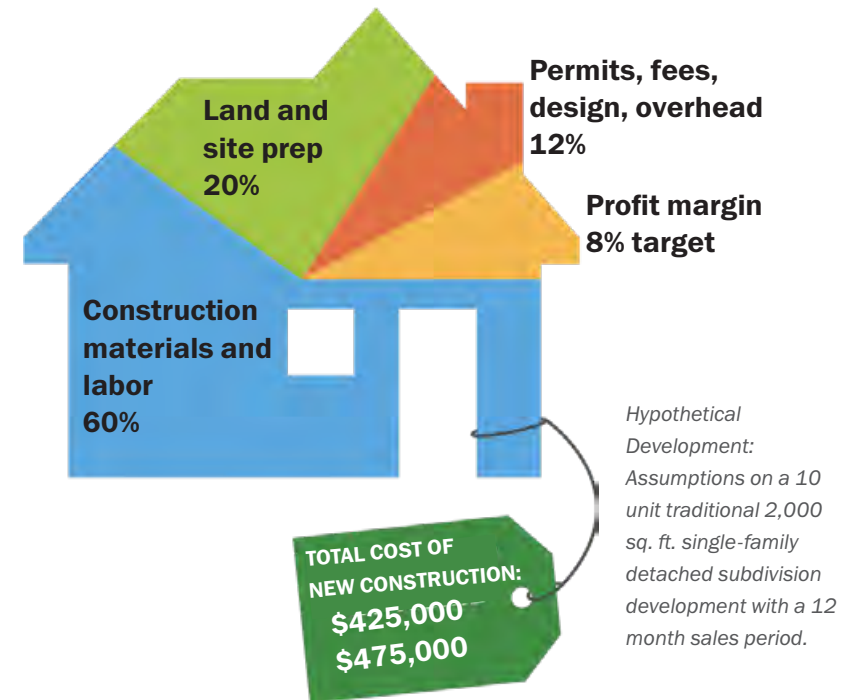
Target Price Points: All



Target Products: Ownership opportunities across the spectrum of housing types

Opportunities for ownership are limited, which is drawing some residents and new employees away from or out of Grand Chute. Little single-family growth is happening, driven largely by limited lot availability. Increasing options across the spectrum of housing would alleviate market pressure, and give more options to support thousands of regional jobs forecasted by 2035.

Policy and strategy interventions that reduces builder risk and increase supply are necessary to increase financial feasibility for builders to provide what buyers want, need, and the Town can responsibly service.



GOAL 2: CREATE WAYS TO DIVERSIFY THE HOUSING STOCK & PRICE POINTS

Update the zoning code to allow flexibility in housing types across Grand Chute

Use gap financing models to diversify the housing stock

Partner to develop demonstration projects to prove new products or partnerships

Assist partners in site assembly for development projects

Build partnerships to develop lending consortiums

Promote incentives for projects with more affordability - incomes to purchase/rent prices

Partner on landlord risk reduction and voucher incentive programs



Target Price Points: All, incentives should offer some attainable options that match wages



Target Products: Ownership and rental opportunities across the spectrum of housing types

Compared to other regional communities, Grand Chute lacks missing middle housing options for ownership in middle and higher price points, and mid-higher end rentals. Construction activity has recently focused on multi-family units. Since 2014, 47% of units built were single-family units, 4% duplex units, and 49% multi-family units.

Policy and strategy interventions are necessary to give people who want to live in Grand Chute options other than single unit homes and apartment complexes. Some people in existing rentals want to own. Others, like single professionals and new employees, prefer to rent first.

The largest gaps in housing options are for households making 0-33% AMI (680 units), 96-120% AMI (710 units) and over 190% AMI (823 units). These households are likely living in housing far above or below their means.



Including a mix of housing types & densities



Building scale for gentle density



Architecture context to blend neighborhoods



Visible common spaces for new amenities

GOAL 3: PRESERVE THE EXISTING HOUSING STOCK IN STRATEGIC NEIGHBORHOOD AREAS

Create local programs to layer with or contribute to state and county programs that can fill gaps between the cost of repairs versus value of homes

Partner to create purchase-rehab-resale programs

Outreach and educate on available resources

Build partnerships with non-profit, community, and neighborhood organizations



Target Price Points: Low to Moderate



Target Products: Existing homes and options for older adults

The existing housing stock will continue to be the most affordable homes in Grand Chute, but many of these older homes are occupied by households making under \$75,000. Homes must be maintained for future first time homebuyers to enter the community or transition from rentals as their families grow.

Policy and strategy interventions are necessary to allow young owners and seniors to maintain the oldest, most affordable homes in Grand Chute given higher costs of living.

| HOUSEHOLD INCOME | AFFORDABLE RENT* | AFFORDABLE OWNERSHIP** | COMPARABLE SINGLE INCOME SOURCE OCCUPATION |
|-----------------------|----------------------------------|-----------------------------------|--|
| <\$15,000 | <\$350 | Not appropriate | Student, Senior, Part-Time Worker |
| \$15,000 - \$30,000 | \$350 - \$700 | Not appropriate | Waiter/Waitress, Hotel Desk Clerk |
| \$30,000 - \$50,000 | \$700 - \$1,150 | Not appropriate / subsidized | Social Worker, Construction Worker |
| \$50,000 - \$70,000 | \$1,150 - \$1,650 | \$150,000 to \$230,000 | School Teacher, Transit Driver |
| \$70,000 - \$100,000 | \$1,650 - \$2,400 | \$230,000 to \$335,000 | Police Officer, Accountant |
| Over \$100,000 | Over \$2,400 | Over \$335,000 | Dentist, Pharmacist |
| Town Median: \$78,632 | Town Median Contract Rent: \$943 | Town Median Home Value: \$273,000 | |

*Provides some room to be below 30% of income for other expenses. Assumes little other debt obligations.

**Estimate represents the high end of affordable ownership by assuming a 20% down payment and little other debt obligations.

Source: <https://nhc.org/paycheck-to-paycheck/>

GOAL 4: PRIORITIZE REUSE AND REDEVELOPMENT PROJECTS THAT INCLUDE HOUSING COMPONENTS

Be proactive in pursuing redevelopment and adaptive reuse opportunities for non-residential uses

Build support and provide transitional housing opportunities and mixed-income development near transit and services

Update the zoning code to allow for more flexibility in housing - Mixed-use residential must be allowed in almost all commercial districts

Excess commercial and parking uses offer opportunities for housing to let people live closer to work, to introduce new options, and create attractive mixed-use districts. Grand Chute has a significant portion of land for auto-oriented commercial uses, with many people who work at these uses living elsewhere - 14,000 more than commute to other cities.

Policy and strategy partnerships are necessary to create holistic districts that are connected, walkable, and supportive of attainable housing near services and transit. Without public-private partnerships, these holistic, mixed-use districts will only be attainable for higher income households.



Target Price Points: All, incentives should offer some attainable options that match wages



Target Products: Townhomes, multi-family, and mixed-use

Average Monthly Rent Per Unit -

Major demolition and redevelopment costs not considered

~ \$1,700-\$1,900

Hypothetical end of 2025: Assumes a profitable high density, quality rental development with property management, a mix of unit sizes with an average unit size of 800 s.f. and parking included. No public incentives or special financing.

Debt Service

How the developer is going to pay for the project, typically through a bank loan (debt) and investor equity. The ratio of debt to equity, interest rates, time to be repaid, fees, and expected returns all affect costs.

Other Fixed Costs

Relates to annual property costs after built. Components include management operations, maintenance, taxes, insurance, and equity return all affect on-going fixed costs.

Development Costs

**35% Equity
65% Debt/Loan**

Relates to buying the land, making it ready to build housing, and constructing the buildings. The size, location, access to existing utilities, building materials, parking needs, labor, developer contingencies, and administrative costs are all examples.

GOAL 5: APPROVE PROJECTS THAT ALIGN WITH HOUSING GOALS

Be predictable and consistent

Update the zoning code to allow more administrative approval of housing types

Build employer and community relationships to support housing for economic development



Target Price Points: All



Target Products: All developments

About 25% of land in Grand Chute is zoned for residential uses, 70%+ of which is exclusively for single-family.

Rezoning more land or allowing more housing types and mixed uses in existing districts is necessary to meet housing needs and alleviate pent-up demand. Largely low-density residential growth is not fiscally responsible for tax payers given the rising costs of providing public services and infrastructure versus the tax revenue received per large lot home.

Policies and strategies must make it easier to approve diverse housing projects that meet code and design requirements, while educating decision-makers on how to evaluate housing proposals. Goals 1-4 mean little if a project gets denied at approval meetings.

PHASE 1: PLANNING APPROVALS | 1-2 Years

DEVELOPER

PRE-DEVELOPMENT | 1-2 Years

- » Site due diligence
- » Secure financing for land acquisition
- » Draft development plan
- » Draft project life budget
- » Marketing to investors
- » Initial design presented to Planning Department

DESIGN & REVIEW

SCHEMATIC DESIGN | 6 mo » 1 year

- » Hiring architect & engineer
- » Finalize market analysis
- » Review process with Town staff begins
- » Revisions related to administrative reviews completed
- » Potential appeals process

PUBLIC

PUBLIC PROCESS

- » Neighborhood engagement
- » Review by Town departments completed
- » Finalize site revisions based on codes and environmental regulations
- » Conditional approvals requested
- » Biggest time variables in the development process.



Typical Development Process Timeline

This is an example and is not reflective of all possible steps or timelines that a developer might take in Grand Chute, as well as Town processes that may be shorter or longer depending on the unique nature of each project. Each step presents an opportunity to save time, and costs. Even creating a more predictable timeline helps developers, and eventually homeowners and tenants, save costs.

HOUSING STRATEGY PROGRAM SUMMARY

| STRATEGY OR POLICY | GOAL | TARGET PRICE | TARGET HOUSING TYPE | POLICY AREAS | KEY PARTNERS | TIMEFRAME |
|---|------|--------------|--|--------------------------------------|---|---|
| Require projects to include small lot, attached units, mixed-use, new products, and/or innovative housing types when providing financial or regulatory incentives | 1 | All | All ownership | New Development, Rehab/Stabilization | Builders and developers | On-going |
| Assist in gap financing for site preparation, such as Town-owned lot development or infrastructure partnerships | 1 | All | All ownership | New Development, Rehab/Stabilization | Builders and developers, lending community, Community Development Authority | Formalize in near term. Evaluate need longer term |
| Follow the Comprehensive Plan's directions for efficient lot size development and connected growth | 1 | All | All ownership | All | Builders and developers, property owners, County | On-going |
| Continue building relationships with property owners of developable land | 1 | All | All ownership | New Development | Property owners, developers, REALTORS® | On-going |
| Update the zoning code to allow flexibility in housing types across Grand Chute | 2 | All | Small lot, attached, small multi-family, mixed-use | All | Builders and developers, elected officials, Fox Cities Housing Alliance | Near term |
| Use gap financing models to diversify the housing stock | 2 | All | Small lot, attached, small multi-family, mixed-use | All | Lending community, Community Development Authority | Formalize in near term. Evaluate need longer term |
| Partner to develop demonstration projects to prove new products or partnerships | 2 | All | Small lot, attached, small multi-family, mixed-use | All | Builders and developers, Community Development Authority, Habitat/Pillars Inc./ Non-profits | As opportunities arise |
| Assist in site assembly for development projects | 2 | All | Small lot, attached, small multi-family, mixed-use | New Development | Builders and developers, Community Development Authority | Longer term |
| Build partnerships to develop lending consortiums | 2 | All | Small lot, attached, small multi-family, mixed-use | All | Lending community, Fox Cities Housing Alliance | Near term |
| Tie affordability to more units with incentives - local incomes to purchase/rent prices | 2 | All | Small lot, attached, small multi-family, mixed-use | New Development | Community Development Authority, Habitat/Pillars Inc., County/State | On-going |

HOUSING STRATEGY PROGRAM SUMMARY

| STRATEGY OR POLICY | GOAL | TARGET PRICE | TARGET HOUSING TYPE | POLICY AREAS | KEY PARTNERS | TIMEFRAME |
|---|------|-----------------|--|------------------------------------|---|---|
| Partner on landlord risk reduction and voucher incentive programs | 2 | All | Small lot, attached, small multi-family, mixed-use | Conservation, Rehab/Stabilization | Property managers, rental owners, County, Pillars Inc. | Longer term |
| Create local programs to layer with or contribute to state and county programs that can fill gaps between the cost of repairs versus value of homes | 3 | Low to Moderate | Existing homes, older adult options | Conservation, Rehab/Stabilization | County/State, Non-profits | Formalize in near term. tweak as needed over time |
| Partner to create purchase-rehab-resale programs | 3 | Low to Moderate | Existing homes, older adult options | Rehab/Stabilization, Redevelopment | Builders and developers, Habitat/non-profits, County | Longer term |
| Outreach and educate on available resources | 3 | Low to Moderate | Existing homes, older adult options | All | Builders and developers, REALTORS®, Pillars Inc., Fox Cities Housing Alliance, economic development | On-going |
| Build partnerships with non-profit, community, and neighborhood organizations | 3 | Low to Moderate | Existing homes, older adult options | All | Pillars Inc., County, property owners, property managers | On-going |
| Be proactive in pursuing redevelopment and adaptive reuse opportunities for non-residential uses | 4 | All | Townhomes, multi-family, mixed-use | Rehab/Stabilization, Redevelopment | Developers, Community Development Authority, economic development, major employers, property owners | Near term as opportunities arise |
| Build support and provide transitional housing opportunities and mixed-income development near transit and services | 4 | All | Townhomes, multi-family, mixed-use | Rehab/Stabilization, Redevelopment | Pillars Inc., County, developers | On-going |
| Update the zoning code to allow for more flexibility in housing | 4 | All | Townhomes, multi-family, mixed-use | All | Builders, developers, elected officials, Fox Cities Housing Alliance | Near term |
| Be predictable and consistent | 5 | All | All development | New Development | County, elected officials, Fox Cities Housing Alliance | On-going |
| Update the zoning code to allow more administrative approval of housing types | 5 | All | All development | All | Builders, developers, elected officials, Fox Cities Housing Alliance | Near term |
| Build employer and community relationships to support housing for economic development | 5 | All | All Development | All | Employers, economic development, non-profits, Fox Cities Housing Alliance | Near term |

The background image shows a modern, two-story brick building, identified as the Town Hall. On the right side of the building, there is a large circular logo with the letters 'GO' and a stylized landscape below it, with the words 'Grand Chute' underneath. Below the logo, the words 'TOWN HALL' are written in large, blue, block letters. To the left, the letters 'URT' are partially visible. The sky is blue with some clouds. The overall image has a blue and green color overlay.

01 Grand Chute Today

Chapter 01 examines data and community comments for the Town of Grand Chute, both historically and today. Many factors, including population shifts, housing values, household incomes, and local economic dynamics affect the housing market. While some influences stem from national or global trends, this chapter emphasizes regional conditions and local factors that the Town and surrounding jurisdictions can address through policy and planning efforts.

POPULATION & GROWTH

Historic Change

Grand Chute is a growing part of the county.

- Grand Chute grew from just over 7,000 residents in 1970 to nearly 24,000 in 2023, a more than threefold increase over five decades.
- The Town added more than 5,400 residents between 2000 and 2020 alone, averaging 2.6 percent annual growth during the 2010–2020 decade.
 - › This steady increase reflects Grand Chute’s continued attractiveness as a place to live, work, and invest, and underscores a growing demand for diverse housing options.
- While Outagamie County has also grown, Grand Chute’s share of the county’s population has doubled from less than six percent in 1970 to more than 12 percent in 2023.
 - › This comparison highlights Grand Chute’s increasing share of the region’s population and its importance as a growth area within the county.

Understanding this growth trajectory is essential for assessing current housing conditions, forecasting future needs, and planning policies and investments that will support the Town’s continued success.

FIGURE 1.0: HISTORIC POPULATION CHANGE, 1970-2023

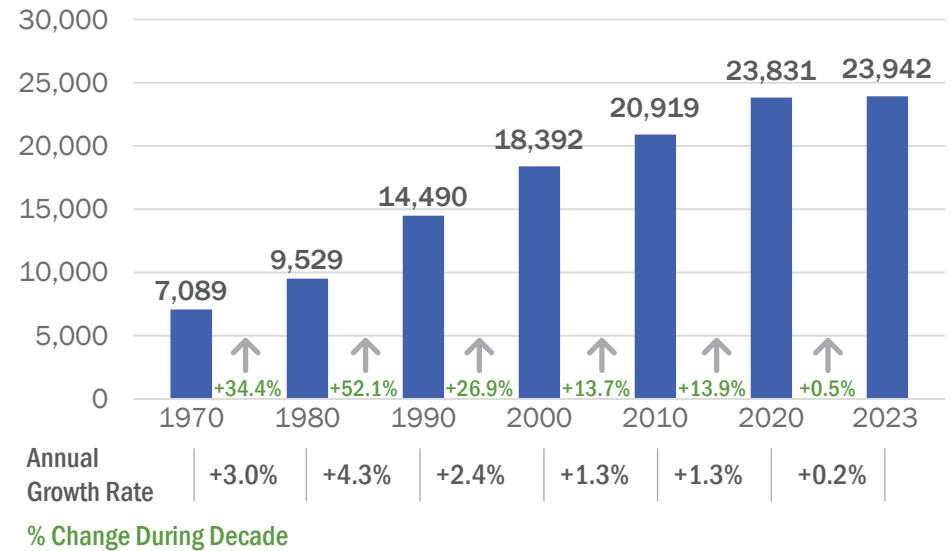
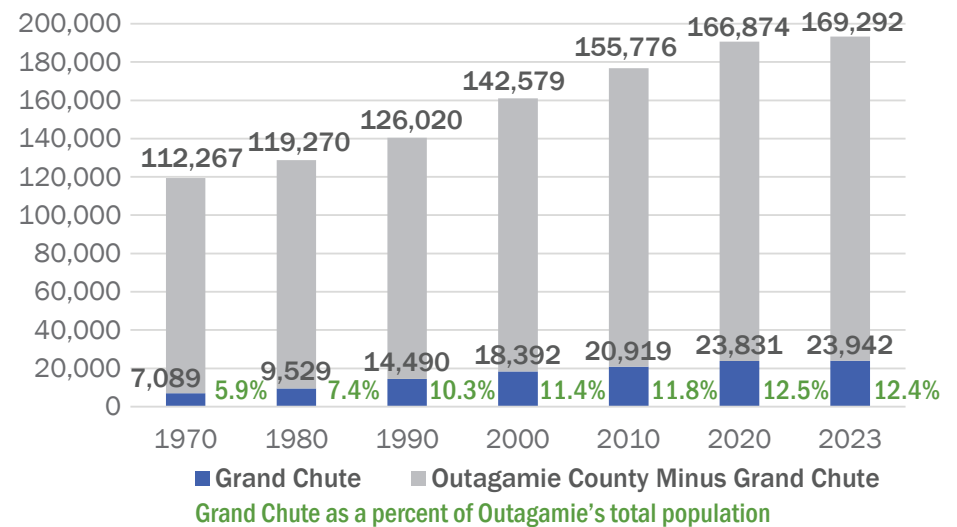


FIGURE 1.1: GRAND CHUTE & OUTAGAMIE COUNTY POPULATION TRENDS



Source: US Census Bureau; RDG Planning & Design

Race and Ethnicity

Grand Chute is gradually becoming a more diverse community. Over the past decade, the share of residents identifying as White alone fell from almost nine in ten people in 2010 to just over eight in ten in 2020. During the same period, the share of residents identifying as Black, Indigenous and People of Color (BIPOC) grew from roughly one in ten to nearly one in six.

Within the BIPOC population, no single group dominates. Asian residents and individuals identifying as two or more races are the largest subgroups, while smaller but growing shares identify as Black or African American, American Indian and Alaska Native, or some other race. This mix points to an increasingly varied community profile.

For housing, growing diversity signals an opportunity to ensure a wide range of housing choices, prices, and styles. It also highlights the value of outreach and policies designed to welcome and support residents with different cultural backgrounds and household needs.

**TOTAL 23,831
POPULATION IN 2020**



**48.9%
Male**



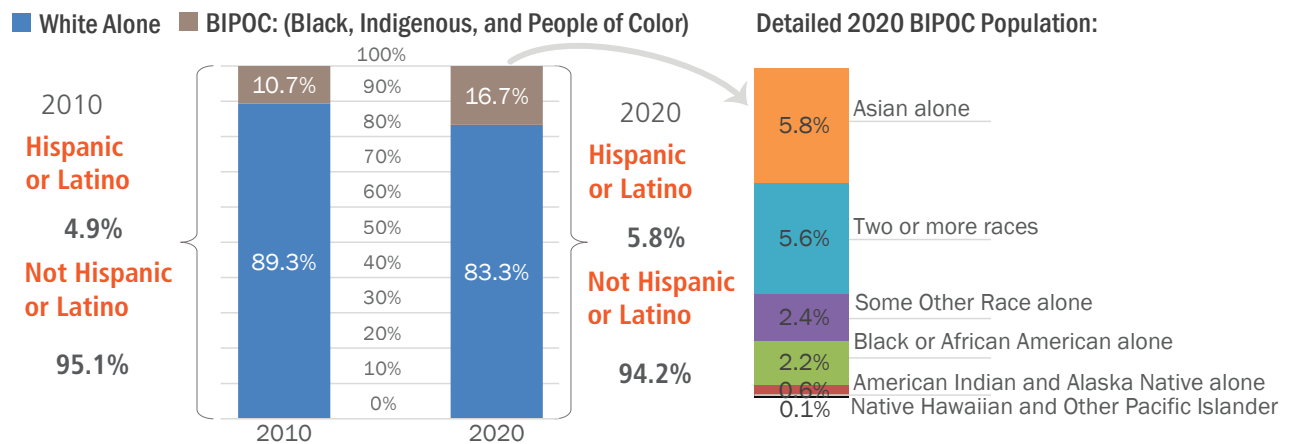
**51.1%
Female**

TABLE 1.0: POPULATION PROFILE

| | Grand Chute | Outagamie County | State of Wisconsin |
|----------------------------------|-------------|------------------|--------------------|
| Annual Growth Rate Since 2010 | 1.3% | 0.8% | 0.4% |
| 2020 55+ Population (% of Total) | 33.9% | 28.3% | 28.0% |
| 2020 Under 15 (% of Total) | 15.7% | 24.1% | 20.7% |

Source: US Census Bureau; RDG Planning & Design

FIGURE 1.2: RACE & ETHNICITY



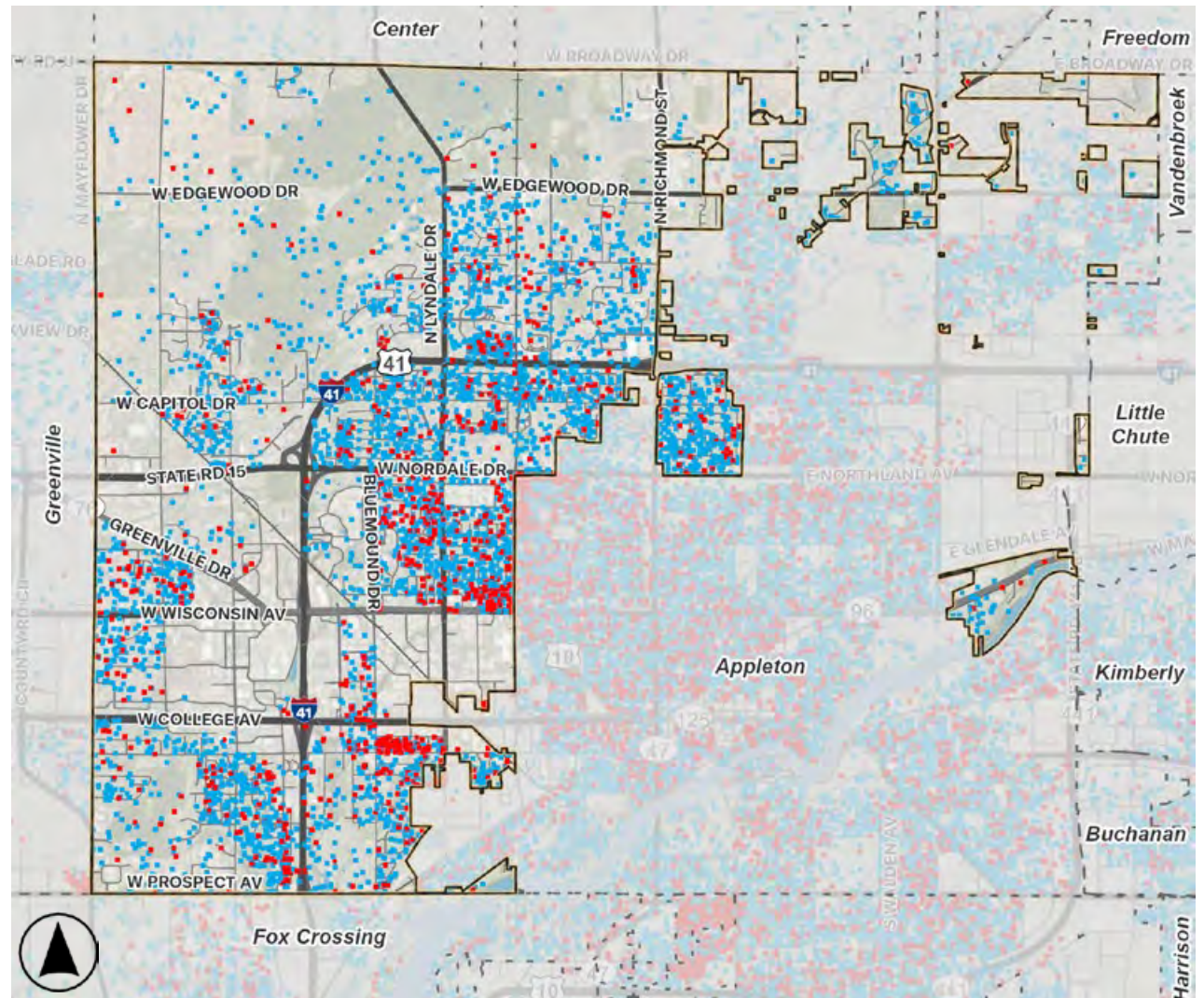
Source: US Census Bureau; 2023 American Community Survey (5-Year Estimates); RDG Planning & Design

Population Density

Population is denser around commercial areas with more diverse households along major corridors in the southeast. As shown in later pages, the most dense and diverse areas are also areas with older housing and lower incomes.

Housing policy in these areas will need to be clearly communicated and adequately funded to get resident and property manager participation.

MAP 1.0: GRAND CHUTE'S WHITE & NON-WHITE POPULATION DOT DENSITY, 2020



Source: US Census Bureau; RDG Planning & Design

1 Dot = 1 Household (dot locations do not represent house locations)

- White Alone
- Non-White

Age Distribution

Grand Chute attracts and retains family forming households and retirees.

Understanding age groups shows how Grand Chute’s population is changing and what housing may be needed in the future. Each cohort represents a stage of life tied to different housing preferences and challenges.

- **Emerging Cohorts.** Residents under 25 are often in school or just entering the workforce. They are more likely to rent, live with family, or share housing.

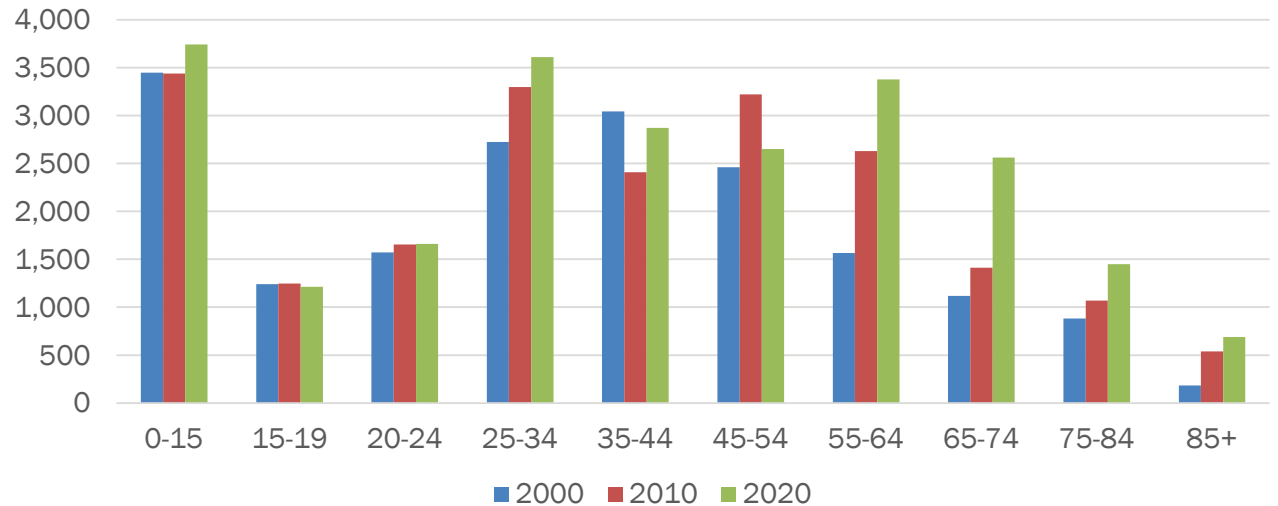
- In Grand Chute, children ages 0–15 increased by nearly 9 percent from 2010 to 2020, while the 15–24 group remained mostly stable.

- › This pattern can signal continued demand for family-oriented rental housing and starter homes.

- **Establishing Cohorts.** Residents between 25 and 54 are forming or expanding households and entering the ownership market. Housing needs at this stage often include attainable ownership options, move-up housing and family-friendly amenities.

- From 2010 to 2020, Grand Chute saw growth in the 25–34 (9.5 percent) and 35–44 (19.2 percent) age groups, but a decline in the 45–54 group (-17.6 percent).

FIGURE 1.3: GRAND CHUTE’S POPULATION BY AGE, 2000-2020



Source: US Census Bureau; RDG Planning & Design

- › This mix indicates a healthy pipeline of younger workers and families, but also suggests some turnover among mid-career households who may be ready to move into different housing but cannot find their preferences in Grand Chute.

- **Senior Cohorts.** Residents over 55 are approaching or in retirement and more likely to consider living in smaller, accessible, lower-maintenance homes.

- Grand Chute experienced its greatest growth in the older age groups between 2010 and 2020, with ages 55–64 up 28 percent, ages 65–74 up more than 80 percent, ages 75–84 up 36 percent and ages 85+ up 28 percent.

- › These shifts point to a rising need for senior-friendly housing, including smaller, accessible, and lower-maintenance homes.

Migration & Population Shifts

Family-forming households are leading the migration to Grand Chute. Comparing Grand Chute’s 2020 population with what was expected based on natural birth and death changes from 2010, the Town welcomed more people than predicted across nearly every age group. In total, Grand Chute’s 2020 population exceeded the natural growth prediction by more than 2,500 residents — an 11.8 percent variance that signals net in-migration.

- **The most gains occurred among young adults and older residents.** Ages 25 to 34 posted a major increase (+25 percent). On the other end of the age spectrum, residents ages 75 to 84 grew by nearly 49 percent more than expected, with ages 55 to 74 and 85+ also surpassing projections. Ages 20 to 24 grew far beyond expectations (+59 percent over the projection), but is mostly associated with the influx of students at Fox Valley Technical College.
- **Only two groups fell short of the projection.** Children ages 0 to 15 (slightly below expectations) and mid-career adults ages 35 to 44 (down 12 percent from the projection).
 - › Together, these trends point to people having fewer children and some out-migration of households in growing income years, even though the total population of the 35-44 still grew from 2010-2020 (Figure 1.3). This population cohort could have grown more.
 - › There is an opportunity to strengthen options and amenities that appeal to families in the 35–44 age range.

TABLE 1.1: MIGRATION PATTERNS BY AGE GROUP, 2010-2020

| | AGE GROUP | 2010 ACTUAL | 2020 PREDICTED | 2020 ACTUAL | DIFFERENCE |
|---|--------------|---------------|----------------|---------------|--------------|
| ▼ | 0 - 15 | 3,440 | 3,821 | 3,742 | -79 |
| ▲ | 15 - 19 | 1,248 | 1,129 | 1,213 | 84 |
| ▲ | 20 - 24 | 1,654 | 1,048 | 1,661 | 613 |
| ▲ | 25 - 34 | 3,298 | 2,876 | 3,610 | 734 |
| ▼ | 35 - 44 | 2,409 | 3,262 | 2,871 | -391 |
| ▲ | 45 - 54 | 3,220 | 2,352 | 2,652 | 300 |
| ▲ | 55 - 64 | 2,631 | 3,017 | 3,379 | 362 |
| ▲ | 65 - 74 | 1,412 | 2,237 | 2,563 | 326 |
| ▲ | 75 - 84 | 1,068 | 974 | 1,450 | 476 |
| ▲ | 85+ | 539 | 600 | 690 | 90 |
| | Total | 20,919 | 21,315 | 23,831 | 2,516 |

▼ Negative Difference Source: U.S. Census Bureau; RDG Planning & Design
 ▲ Positive Difference

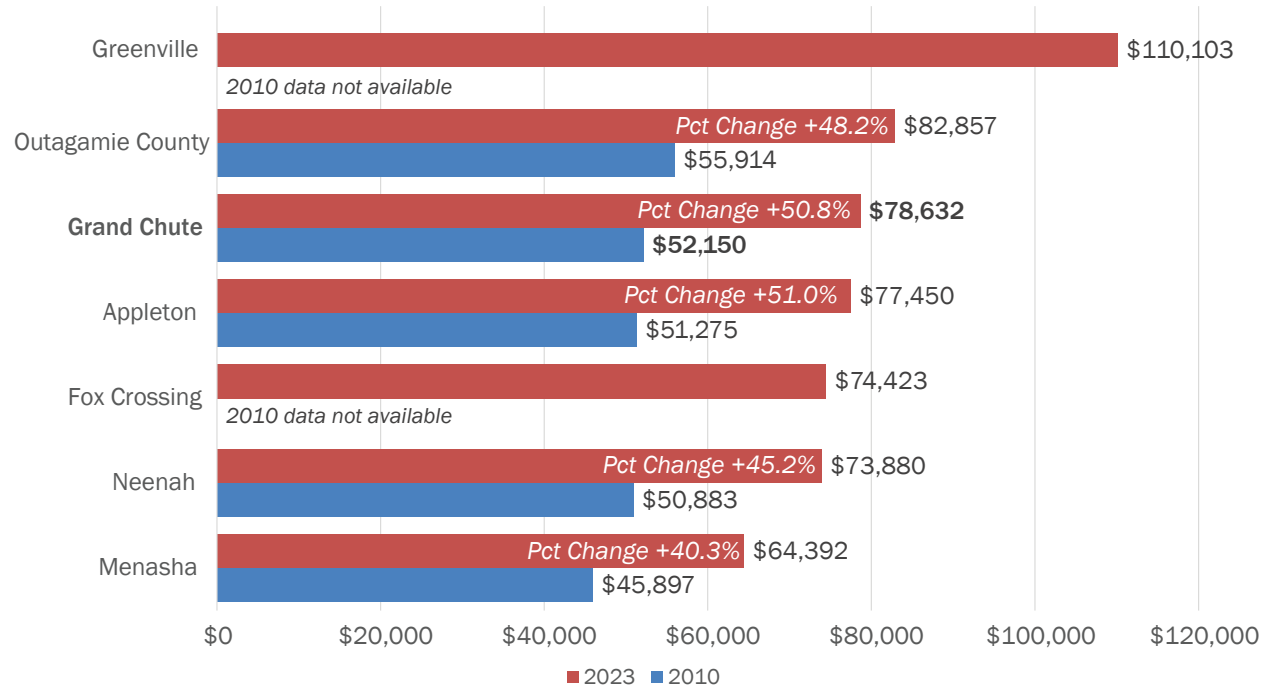
ECONOMIC CHARACTERISTICS

Household Income

Income often determines how much, the types, and location of homes a household can afford.

- **Grand Chute is comparable to peers.** Grand Chute has attracted higher income households more than some in the region.
- **Comparison to older communities.** Menasha and Neenah lag behind Grand Chute in both total income and growth. This gap indicates that Grand Chute's housing market can sustain higher price points and newer product types that attract higher income earners in the region.
- **Implications for housing choices.** Grand Chute's strong middle-income base means demand for mid-priced, higher priced homes and quality rental options will likely outpace demand for subsidized housing alone. Planning for this middle market — with a pathway into ownership for renters — will help attract and retain working families.
- **Position for the future.** Peer comparisons show Grand Chute is well placed to remain competitive if it continues to diversify housing supply. The Town can position itself as a community where households move for stability and value, while still offering products attractive to higher earners.

FIGURE 1.4: MEDIAN HOUSEHOLD INCOME 2010–2020, GRAND CHUTE AND PEER COMMUNITIES



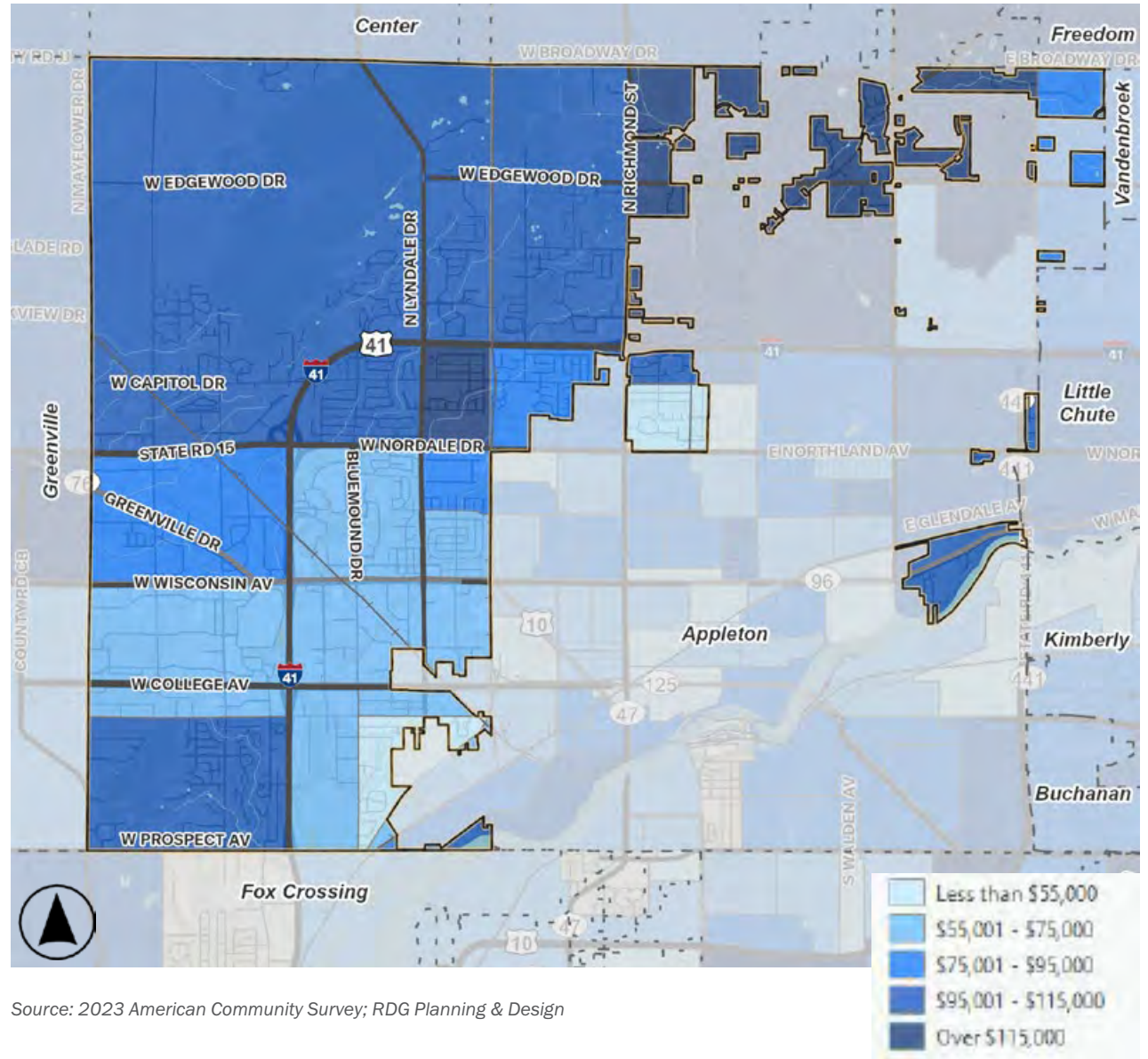
Source: American Community Survey (5-Year Estimates)

Household Income Distribution

Income distribution can indicate where there are gaps in housing options. Also, a mix of incomes across a community is better for quality of life, community investment, and household prosperity.

- **Households with higher incomes correlate with areas with the most new housing development.** These are the people that can afford new ownership construction and want more updated rental options.
- **Many households making under \$75,000 are living in older ownership options and rental units south of Nordale Drive.** There are opportunities to add options in some of these areas that have underused commercial properties.

MAP 1.1: MEDIAN HOUSEHOLD INCOME BY CENSUS BLOCK GROUP, 2023



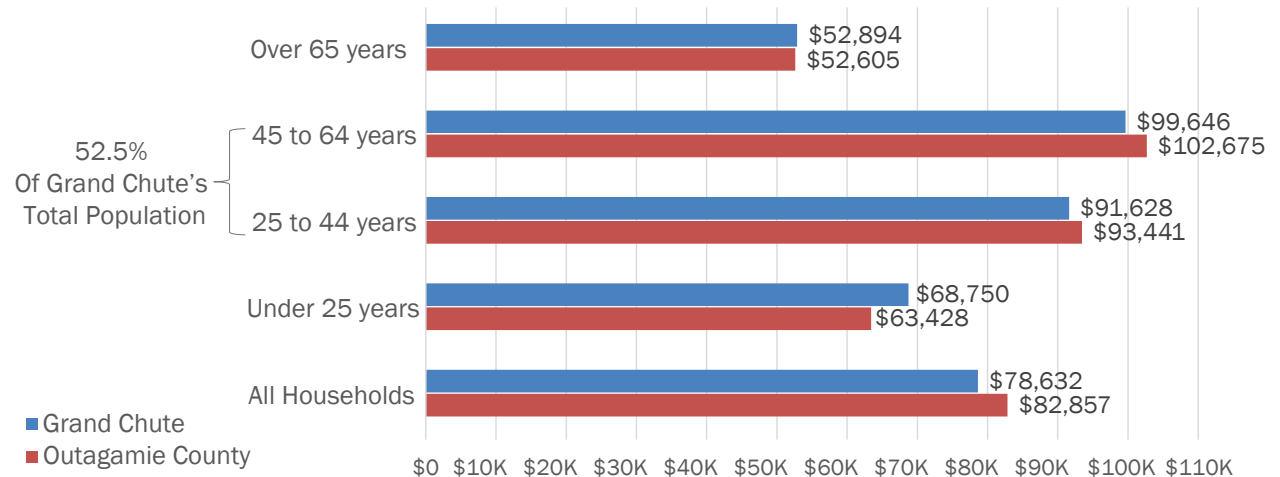
Source: 2023 American Community Survey; RDG Planning & Design

Household Income By Age & Tenure

Renters and younger households are making more in Grand Chute than compared to the county. They may be ready to move into ownership or higher end rentals sooner.

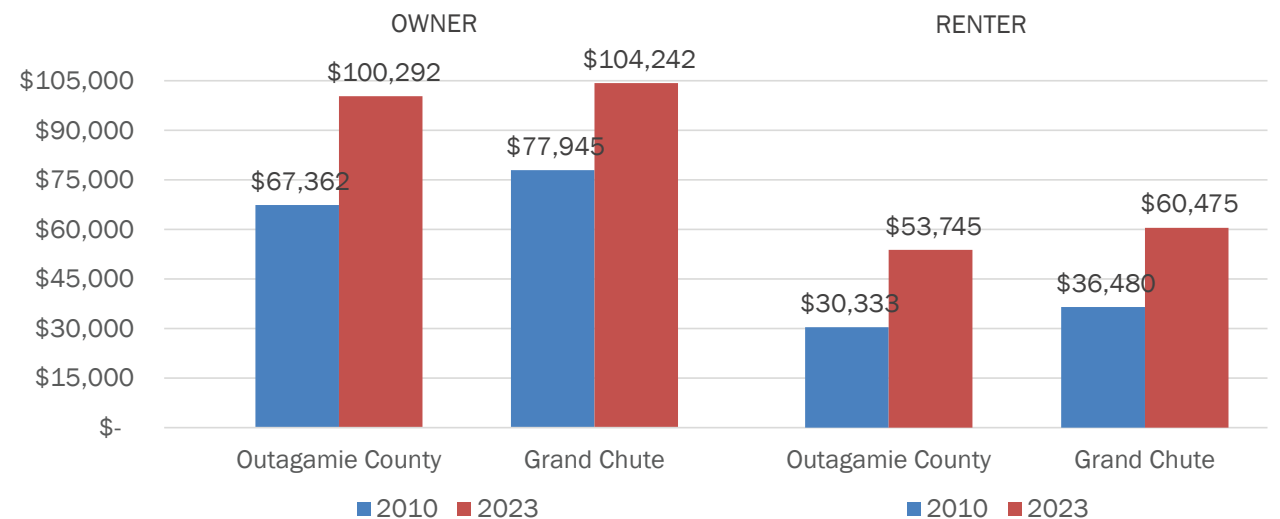
- **Peak earning years.** Households tend to reach their peak earning years between ages 45 and 64. They are more likely to own their homes, have equity, and be able to purchase newer or larger housing options.
 - In Grand Chute, these households report a median income of nearly \$99,646.
- Younger households under 25 report a median income of \$68,750, positioning them mainly in the rental or starter-home market.
- Households 25 to 44 earn a median of \$91,628, showing strong buying power as they form families and establish long-term housing.
- Households 65 and older have a median income of \$52,894, reflecting retirement and fixed incomes.
- **Owners and renters.** Owner incomes rose from \$77,945 in 2010 to \$104,242 in 2023. Renter incomes grew from \$36,480 to \$60,475.
 - Owners and renters both outpace county medians, showing capacity for quality rentals and first-time homeownership.
 - Renter income grew by much more than inflation while owner incomes just under.

FIGURE 1.5: HOUSEHOLD INCOME BY AGE OF HOUSEHOLDER, 2023



Source: 2023 American Community Survey (5-Year Estimates)

FIGURE 1.6: MEDIAN HOUSEHOLD INCOME BY TENURE, 2010-2023



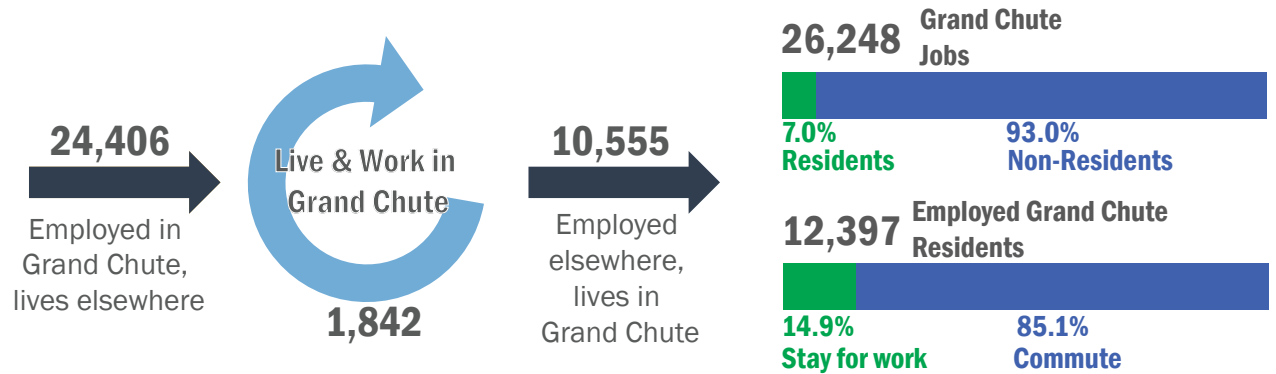
Source: American Community Survey (5-Year Estimates). Inflation from 2010-2023 was about 38%

Commuting Patterns

Grand Chute is part of a large economic region. Employees come and go, with an increasing trend for younger prospects to decide where they want to live with the rise of remote work. Therefore, Grand Chute can look beyond strong employers to attract and retain residents. Quality housing is one component, along with other amenities like parks, trails, a vibrant downtown, events, schools, and appearance.

- **Many people employed in Grand Chute travel into the community for work.** Grand Chute sees approximately 14,000 more people traveling into the community for work than out.
 - Much of the employee commutes are between Appleton and Grand Chute. This is not surprising given the shared boundary across major retail centers.
 - Many travel from Appleton where there are lower cost housing options that retail workers at places like the Fox River Mall might live.
 - People commute to Grand Chute for work from many more places than those living in Grand Chute commute to for work.

FIGURE 1.9: INFLOW & OUTFLOW GRAND CHUTE, 2022



Source: Census OnTheMap, 2022

FIGURE 1.10: GRAND CHUTE JOB COUNT BY PLACE, 2022

WHERE WORKERS AT GRAND CHUTE EMPLOYERS LIVE

| PLACE | # JOBS | SHARE |
|---------------------|---------------|-------------|
| Appleton | 4,152 | 15.8% |
| Grand Chute | 1,842 | 7.0% |
| Oshkosh | 1,048 | 4.0% |
| Neenah | 1,029 | 3.9% |
| Fox Crossing | 969 | 3.7% |
| Menasha | 887 | 3.4% |
| Greenville | 817 | 3.1% |
| Kaukauna | 606 | 2.3% |
| Green Bay | 556 | 2.1% |
| Little Chute | 496 | 1.9% |
| Harrison | 494 | 1.9% |
| All Other Locations | 13,352 | 50.9% |
| TOTAL | 26,248 | 100% |

Source: Census OnTheMap, 2022

WHERE WORKERS LIVING IN GRAND CHUTE ARE EMPLOYED

| PLACE | # JOBS | SHARE |
|---------------------|---------------|-------------|
| Appleton | 2,616 | 21.1% |
| Grand Chute | 1,842 | 14.9% |
| Neenah | 808 | 6.5% |
| Fox Crossing | 728 | 5.9% |
| Oshkosh | 651 | 5.3% |
| Greenville | 435 | 3.5% |
| Green Bay | 385 | 3.1% |
| Menasha | 365 | 2.9% |
| Little Chute | 278 | 2.2% |
| Ashwaubenon | 238 | 1.9% |
| Madison | 237 | 1.9% |
| All Other Locations | 3,814 | 30.8% |
| TOTAL | 12,397 | 100% |

Source: Census OnTheMap, 2022

Commuting Patterns

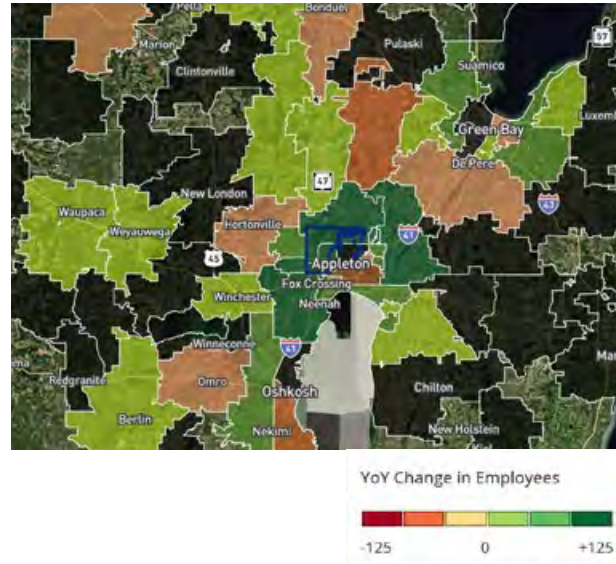
Capturing a portion of the workforce living outside but working in Grand Chute is an opportunity. Attracting these people to live in Grand Chute may be possible with the right housing options available and building more diverse community amenities. Those commuting into Grand Chute:

- Have slightly lower median incomes than resident employees, but slightly higher median household wealth. They may have more saved to move into ownership options.
- Live in lower valued homes, which may contribute to the increase in savings.
- Are larger households - couples and families. They may be choosing to live elsewhere because of preferred school districts, daycare options, or amenities that better fit their lifestyles.
 - More in-bound commuters are coming from surrounding cities and northern Appleton. These are areas also providing newer ownership housing options.

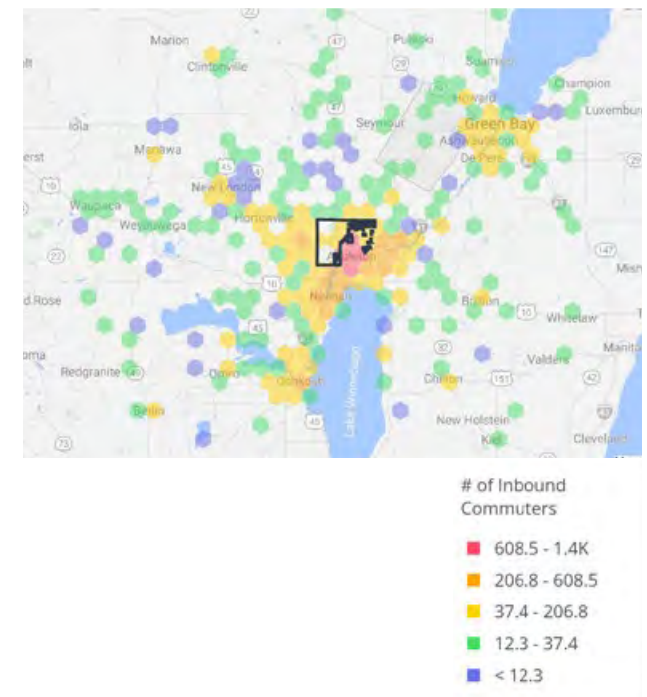
TABLE 1.2: EMPLOYEE CHARACTERISTICS

| | In-Bound Commuters | Resident Employees |
|---------------------------|--------------------|--------------------|
| Median Household Income | \$78,600 | \$82,100 |
| People per Household | 2.41 | 2.18 |
| Multiple Person Household | 71.1% | 63.9% |
| Median House Value | \$311,341 | \$347,880 |
| Household Median Wealth | \$82,308 | \$78,573 |

MAP 1.2: EMPLOYEE ORIGINS, 2024



MAP 1.3: EMPLOYEES' HOME AND WORK LOCATIONS | # OF INBOUND COMMUTERS, 2024



Source: Placer.ai; STI Popstats 2024

HOUSING & NEIGHBORHOOD CHARACTERISTICS

Housing Occupancy




Since 2008, most Midwest communities have seen more rental units converted or added to the market than owner-occupied units. This is for several reasons, including more restrictive lending practices, more young and older households who traditionally enter or transition into the market as renters, and pent-up demand after decades of little to no rental construction.

- Grand Chute is unique in its high renter occupancy rate.** For over a decade, almost 50 percent of occupied units in Grand Chute have been occupied by renters as opposed to homeowners. For most Midwest communities of comparable size, the split is often closer to 60/40 or even 70/30, with higher owner occupancy. The high levels of renter occupancy in Grand Chute is thus tied to the limited availability of single-family homes, or other ownership units.
- Residents 35 to 84 are more likely to be homeowners than renters.** These are the age groups that are most often in their establishing/established years, and have the resources needed for home ownership. Residents under 35 and over 85 are more likely to rent, which may be from rising other debts, increases in home prices, disinterest or inability to complete required maintenance, and/or stagnant wages.
- Grand Chute's vacancy rate is low.** For a healthy housing market, vacancy rates around five percent allow for movement within the market and available choices for new residents. In 2020, Grand Chute's vacancy rate was 3.12%, which is low and provides limited options for residents looking to move within or into the community.

“We need zero lot line duplexes so they can be sold separately. Need more small single family homes.” -

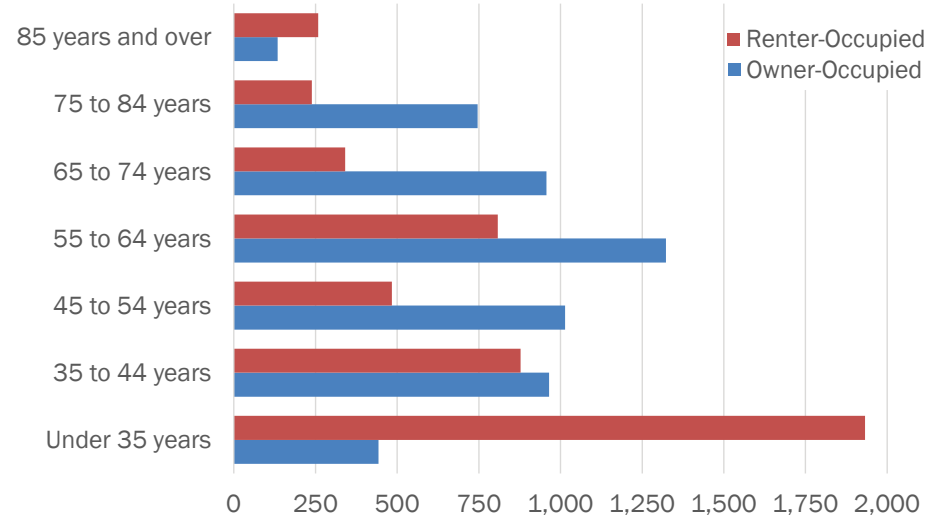
Community Survey respondent

FIGURE 1.11: TOTAL UNITS

| | 2010 | 2020 | Change |
|--|----------------|----------------|-----------|
|  Owner Occupied | 4,702 50.1% | 5,438 50.2% | 736 ▲ |
|  Renter Occupied | 4,676 49.9% | 5,392 49.8% | 716 ▲ |
|  Vacancy Rate | 554 5.58% | 349 3.12% | -205 ▼ |

Source: US Census Bureau

FIGURE 1.12: HOUSING OCCUPANCY BY AGE HOUSEHOLDER, 2023

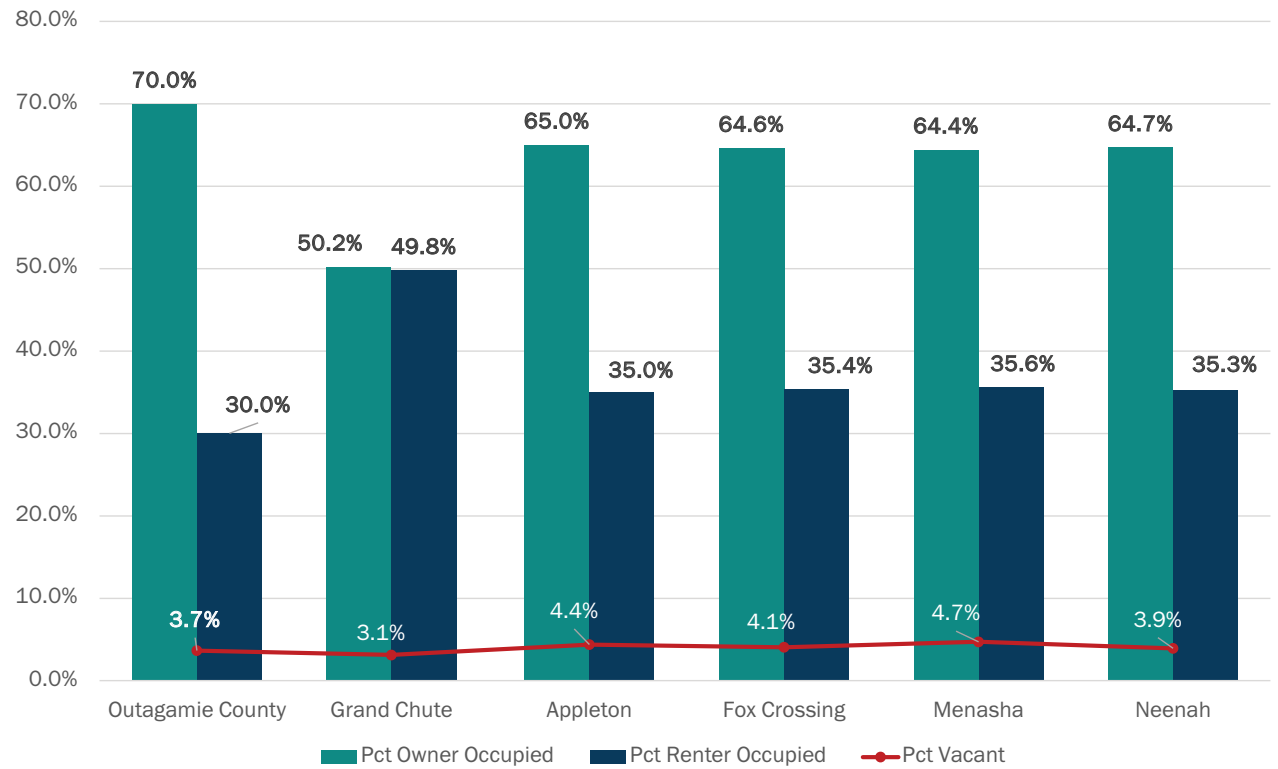


Source: 2023 American Community Survey (5-Year Estimates)

- **Development in Grand Chute is helping accommodate rental demand for the region.** High renter occupancy in Grand Chute is unlike peer communities.
- **Grand Chute has the lowest vacancy rate of its peers, driven by low ownership unit vacancy.** Figure 1.13 (right) shows vacancy rates for Grand Chute and peer communities, which includes vacant units of all kinds, vacant for any reason.
 - Limited vacancy rate means limited options for new and existing residents wishing to move within or into the community.
 - Much of the low vacancy rate is driven by much lower vacancy for owner units, which only accounts for 17 percent of all vacant units.

“We currently live in a duplex and our overall goal is to eventually own a small/starter home.”
 - Community Survey respondent

FIGURE 1.13: PEER COMMUNITIES HOUSING OCCUPANCY, 2020



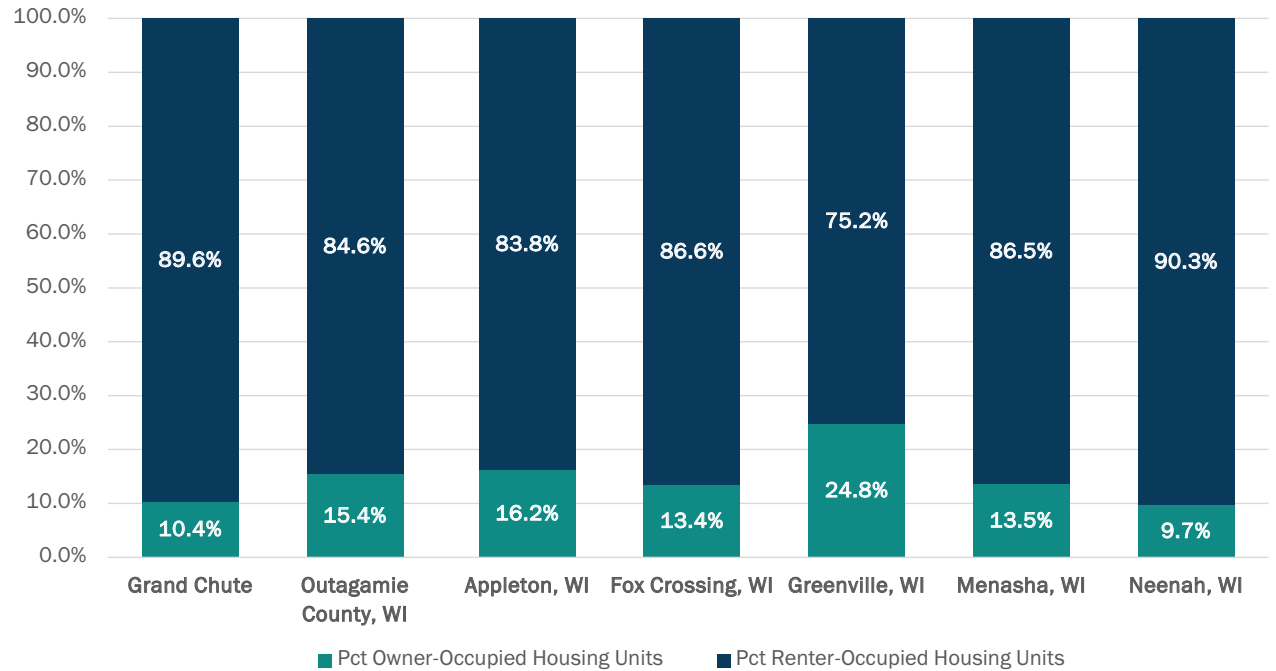
Source: 2023 American Community Survey (5-Year Estimates)

- **When excluding single-family structures, Grand Chute has the second-lowest owner-occupancy amongst its peers.** This is another indicator that ownership options in Grand Chute are limited in comparison to other communities.

- Increasing ownership options across the spectrum of housing would alleviate some pressure, and allow for more residents that are wanting to own but maybe cannot afford the price of new construction in single-family detached houses.

“Would like to buy a house but the prices are outrageous.” -
Community Survey respondent who rents

FIGURE 1.14: PEER COMMUNITIES OWNERSHIP VS RENTAL SHARE (EXCLUDING SINGLE-FAMILY DETACHED), 2023



Source: 2023 American Community Survey (5-Year Estimates)

Housing Affordability

Households that spend 30 percent or more of their monthly income on housing costs are considered cost-burdened.

- **There is less owner cost-burden in Grand Chute than all of its peers.** This may be an indication of people with higher incomes choosing to own homes in Grand Chute. Still, 13 percent of all home owners in Grand Chute spend 30 percent or more of their monthly income on housing costs.
- **Over a third of renters in Grand Chute spend more than 30 percent of their monthly income on housing costs.** These households are often among the lowest-income with the fewest options for housing.
- **There is less renter cost-burden in Grand Chute than most of its peers.** This is one indication that some renters might opt for homeownership if an attainable option is available. Also, given the low vacancy rates, some might want to be in a newer rental unit if available.

*“I am single with three jobs and rent and utilities is more than 3/4 of my monthly income”
- Community Survey respondent*

FIGURE 1.15: OWNER HOUSING COSTS AS % OF INCOME, 2023

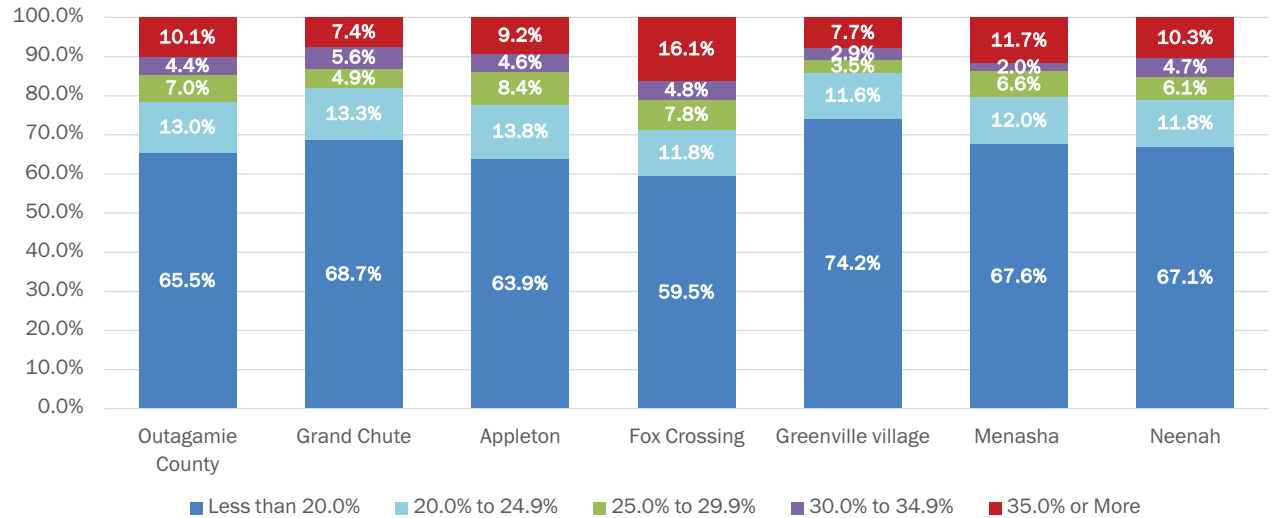
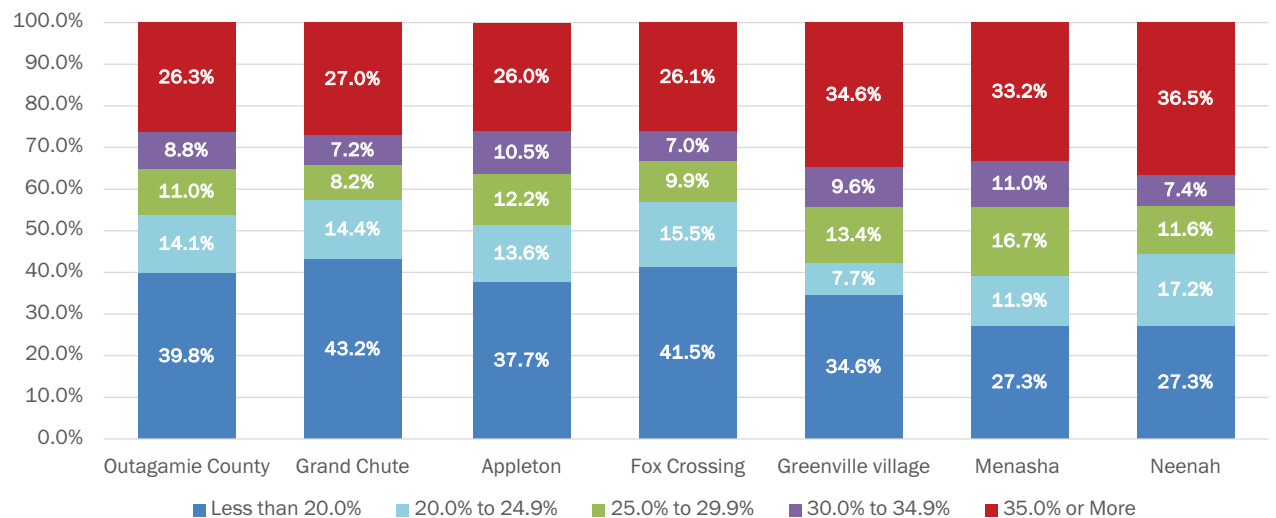


FIGURE 1.16: RENTER HOUSING COSTS AS % OF INCOME, 2023










Source: 2023 American Community Survey (5-Year Estimates)

One way to broadly tell if housing is becoming unaffordable or unattainable in a community is by the home value to income ratio. Generally, a home value to income ratio of 3.0 or lower is considered a healthy or affordable market.

- **Grand Chute has the highest value to income ratio of its peers, by a significant margin.** Some of this is attributed to students with low incomes or retirees on fixed incomes who have fully paid off homes.
 - But new homes getting built are out of reach for many renters in the community who may want to own a home in Grand Chute. There may be renters in Town with adequate incomes to buy, but not at the level of new construction single-family detached options.
- **Grand Chute’s median home value is higher than most of its peer communities.** This may be driven by the limited amount of ownership options in Grand Chute that are mostly single-family detached homes. If ownership opportunities were to be expanded, median values may become more affordable for residents.
- **While rents are higher, the percent of cost-burdened renters is similar to other cities.** Renters in newer rental options have higher incomes in Grand Chute.

FIGURE 1.17: PEER COMMUNITIES HOUSING AFFORDABILITY, 2023

| | Home Value to Income Ratio | Median Household Income | Median Home Value | Median Contract Rent | % Cost Burdened |
|------------------|---|-------------------------|-------------------|----------------------|---------------------------|
| Grand Chute | 3.47  | \$78,632 | \$273,000 | \$943 | Owner: 13% Renter: 34% |
| Outagamie County | 2.95  | \$82,857 | \$244,100 | \$845 | Owner: 15% Renter: 35% |
| Appleton | 2.73  | \$77,450 | \$211,500 | \$813 | Owner: 14% Renter: 36% |
| Fox Crossing | 3.06  | \$74,423 | \$228,000 | \$825 | Owner: 21% Renter: 33% |
| Greenville | 3.06  | \$110,103 | \$337,100 | \$1,029 | Owner: 11% Renter: 44% |
| Menasha | 2.63  | \$64,392 | \$169,200 | \$761 | Owner: 14% Renter: 44% |
| Neenah | 2.64  | \$73,880 | \$194,700 | \$759 | Owner: 15% Renter: 44% |

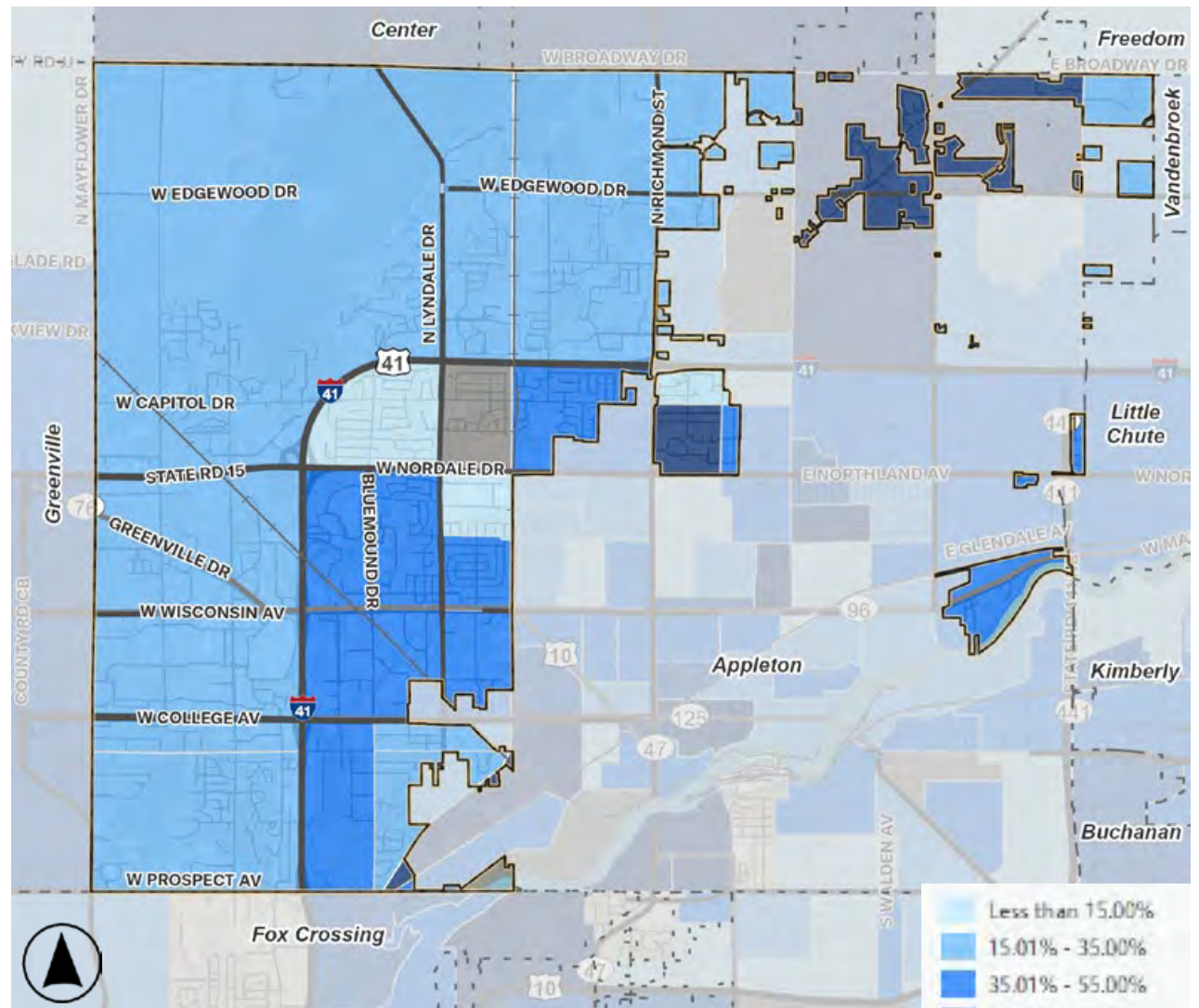
Source: 2023 American Community Survey (5-Year Estimates); RDG Planning & Design

Community Survey Insight. Survey respondents’ largest housing concerns in Grand Chute. The top five most common:

- Cost of rent or mortgage (66.3%)
- Available choices (35.1%)
- Cost of insurance or taxes (30.6%)
- Safety (21.0%)
- Landlord property upkeep (16.8%)

- **Grand Chute’s most cost-burdened renters live in the east and south parts of the Town.** In some neighborhoods, over 75 percent of all renter households are considered cost-burdened. These areas may be identified as targets for strategies and programs for increasing affordability.
- **These areas also have the older rental housing stock, meaning that even lower rents are still challenging for many households.**

MAP 1.4: PERCENT COST BURDENED RENTERS BY CENSUS BLOCK GROUP, 2023



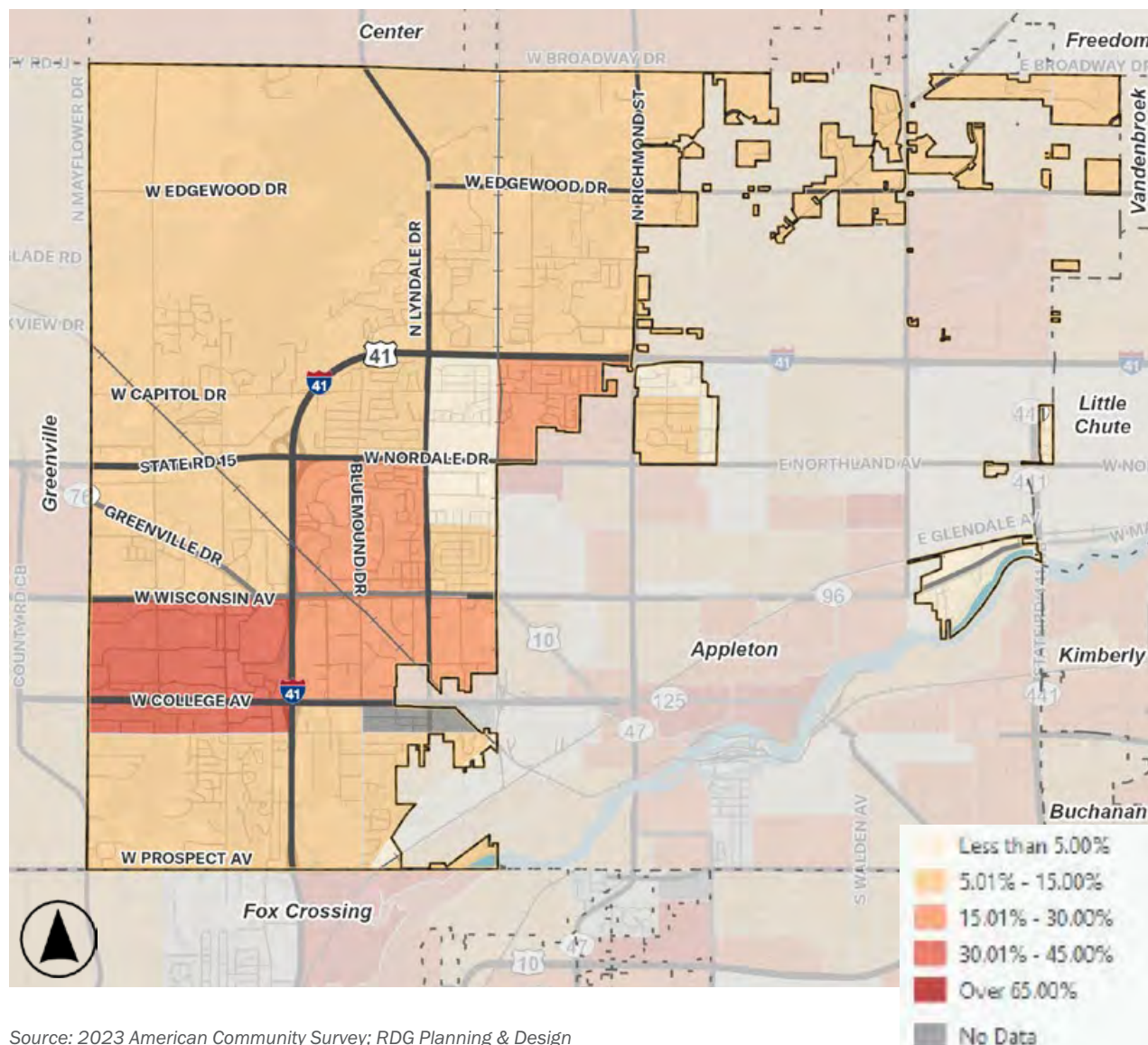
Source: 2023 American Community Survey; RDG Planning & Design

“Our community is desperately in need of affordable housing across the board for all populations.” - Community Survey respondent

“Not enough middle income housing. Rents have skyrocketed to almost double what our mortgage was and younger people cannot live on their own or find a "starter" home they can afford...” - Community Survey respondent

- **Similar to renters, more cost-burdened owners live in the south part of the Town.** These are areas with an older existing housing stock. These owners have less extra income to spend on housing upkeep.
- **Some of these owner households are seniors on fixed incomes.** Rising house values can create challenges for them to afford staying in their existing home.

MAP 1.5: PERCENT COST BURDENED OWNERS BY CENSUS BLOCK GROUP, 2023

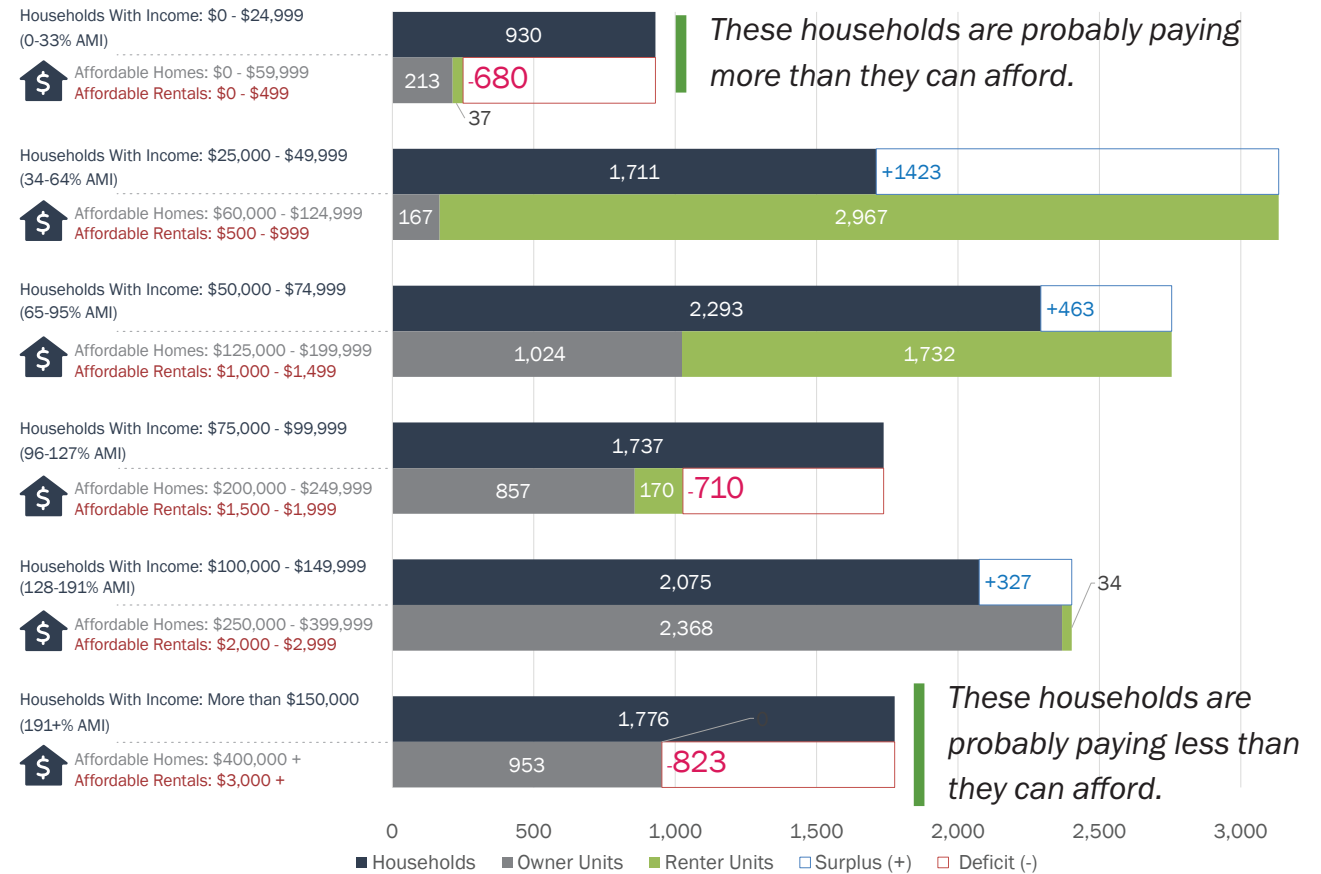


Source: 2023 American Community Survey; RDG Planning & Design

“I really love the Grand Chute area. I wish I could find something to buy as a owner occupied duplex/ townhome investment property. I would be purchasing as first time home buyer. The programs that exist do not meet the cost of living in Grand Chute area...” - Community Survey respondent

- **People are competing for the same units in Grand Chute – Affordable and Workforce housing.** The gap in homes prices for households making above \$75,000 means they are living in and competing for the lower priced units, likely rentals.
- **Gaps for ownership options in middle and higher price points, and higher end rentals.** Many existing households in Grand Chute have incomes to afford higher priced housing options than they currently live.

FIGURE 1.18: HOUSING AFFORDABILITY GAP ANALYSIS, 2023



Source: 2023 American Community Survey (5-Year Estimates); RDG Planning & Design

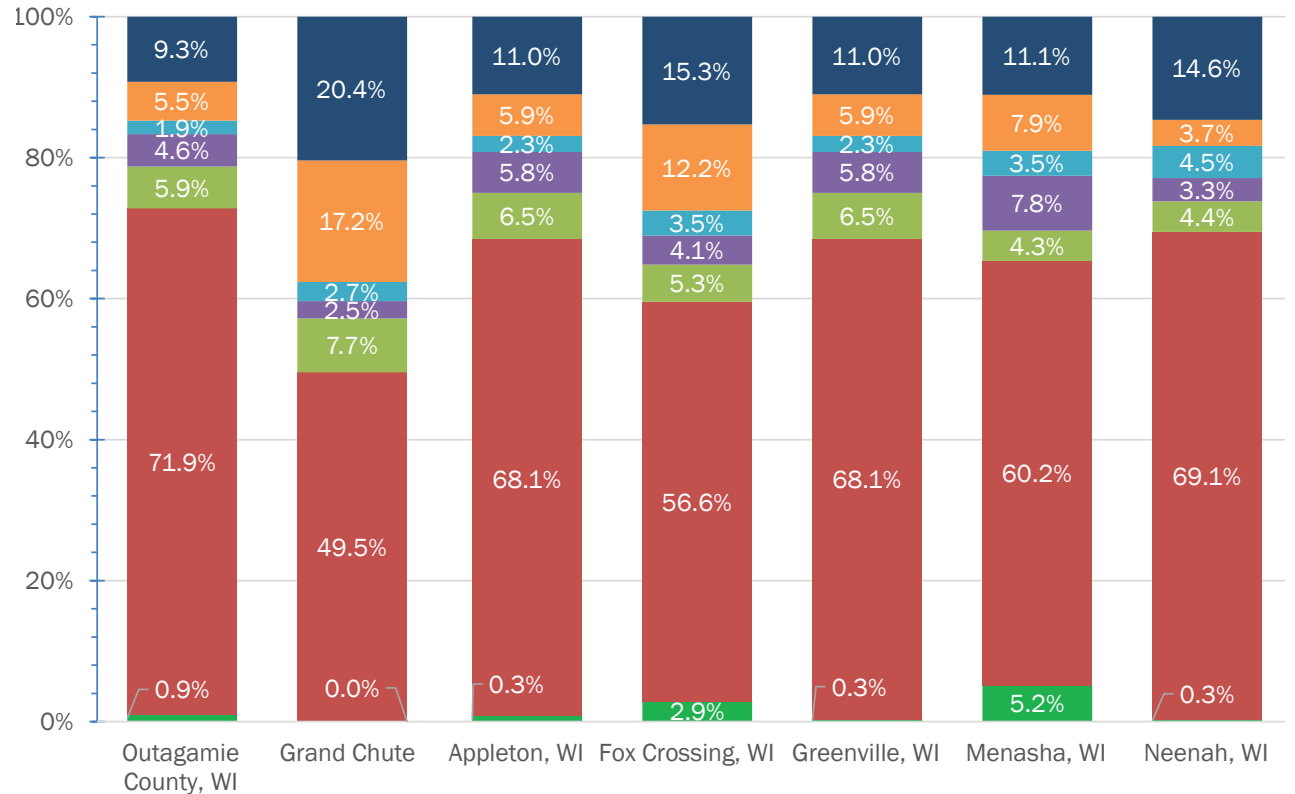
HOUSING SUPPLY

Existing Housing Types

Housing diversity within communities is important to give residents choices in housing type, size, and price points to meet their needs.

- **Grand Chute has the most diverse housing types occupied amongst its peers.** But many of the units in the 5 to 9 or 10 plus unit structures are in larger apartment complexes that can be isolated from neighborhoods.
- **However, compared to others, the community is still lacking in the missing middle options.** There is a lower share of 2-4 unit structures that could be duplexes, townhomes or small apartments. These could be owner or rental units.
- **Opportunities for ownership are limited, which may be drawing some residents away from or out of Grand Chute.** Ownership options are most often provided by the market in single unit, attached, or duplex/townhome structures. Under 60 percent of the housing stock are these types of units.

FIGURE 1.19: PEER COMMUNITIES PERCENT OCCUPIED HOUSING UNITS BY TYPE, 2023



Community Survey Insight. Of respondents potentially looking to move in the next three years, top three responses:

- 27% would move out of a rental to purchase a home
- 21% to move to a different community for quality of life reasons
- 14% to down-size to a smaller owner-occupied home

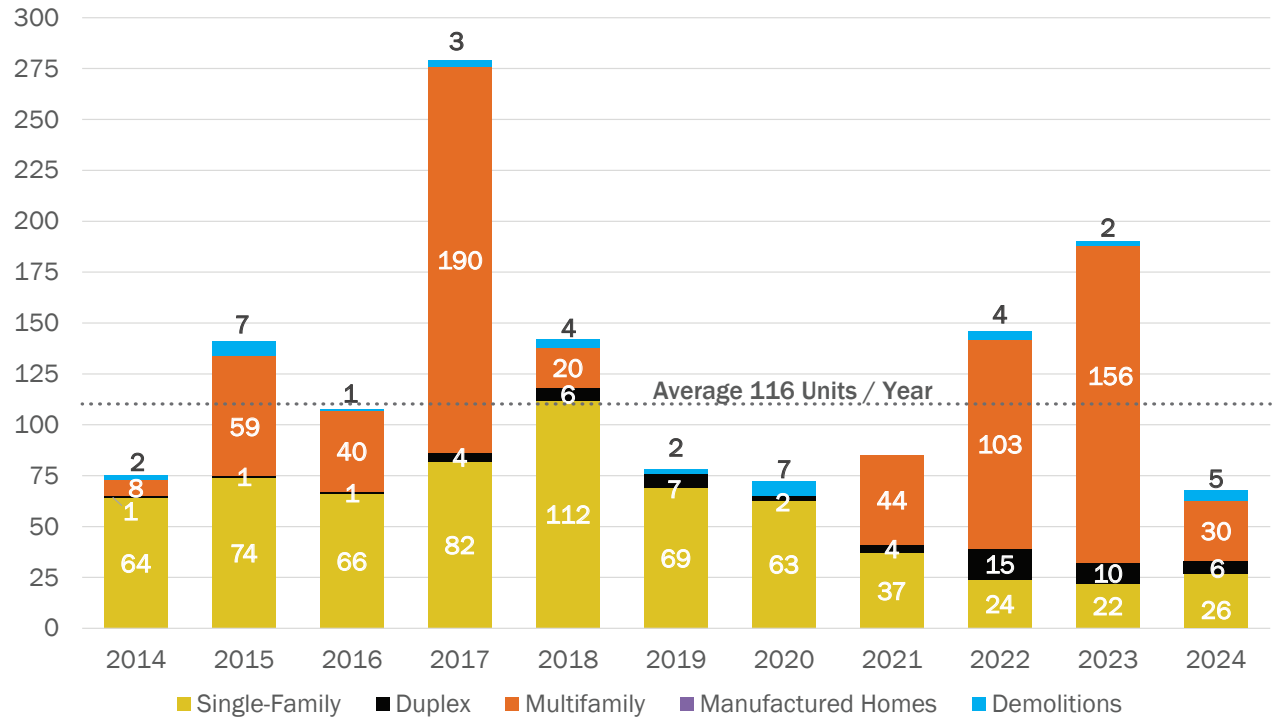
- 10 or more apartments
- 5 to 9 apartments
- 3 or 4 apartments
- 2 apartments
- 1, attached
- 1, detached
- Mobile home or other type of housing

Source: 2023 American Community Survey (5-Year Estimates)

Construction Activity

- **As the previous data indicates, construction activity has recently focused on multi-family units.** Nearly all of these multi-family units added since 2014 are in apartments and not owner-occupied.
 - As of October 2025, over 400 additional multi-family apartment units were in the permit approval process.
- **Little single-family unit growth has been happening since 2020, driven largely by limited lot availability.**

FIGURE 1.20: GRAND CHUTE CONSTRUCTION ACTIVITY, 2014-2024



Source: Town of Grand Chute

Community Survey Insight. Top responses for needed housing:



Small, two- or three-bedroom house: 88.0% approval.



Mid-size, three-bedroom house: 86.5% approval.



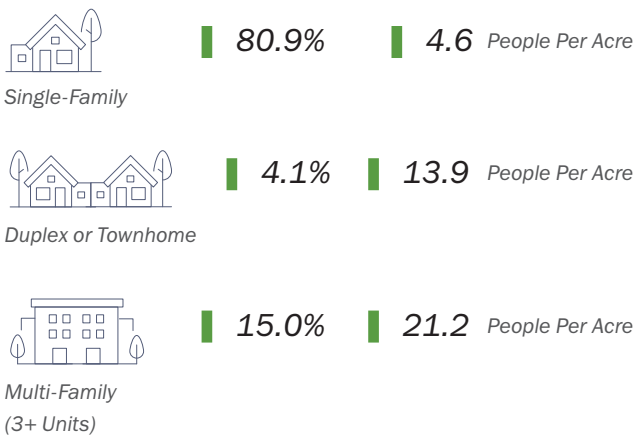
Townhouse or duplex: 76.0% approval.

Residential Zoning

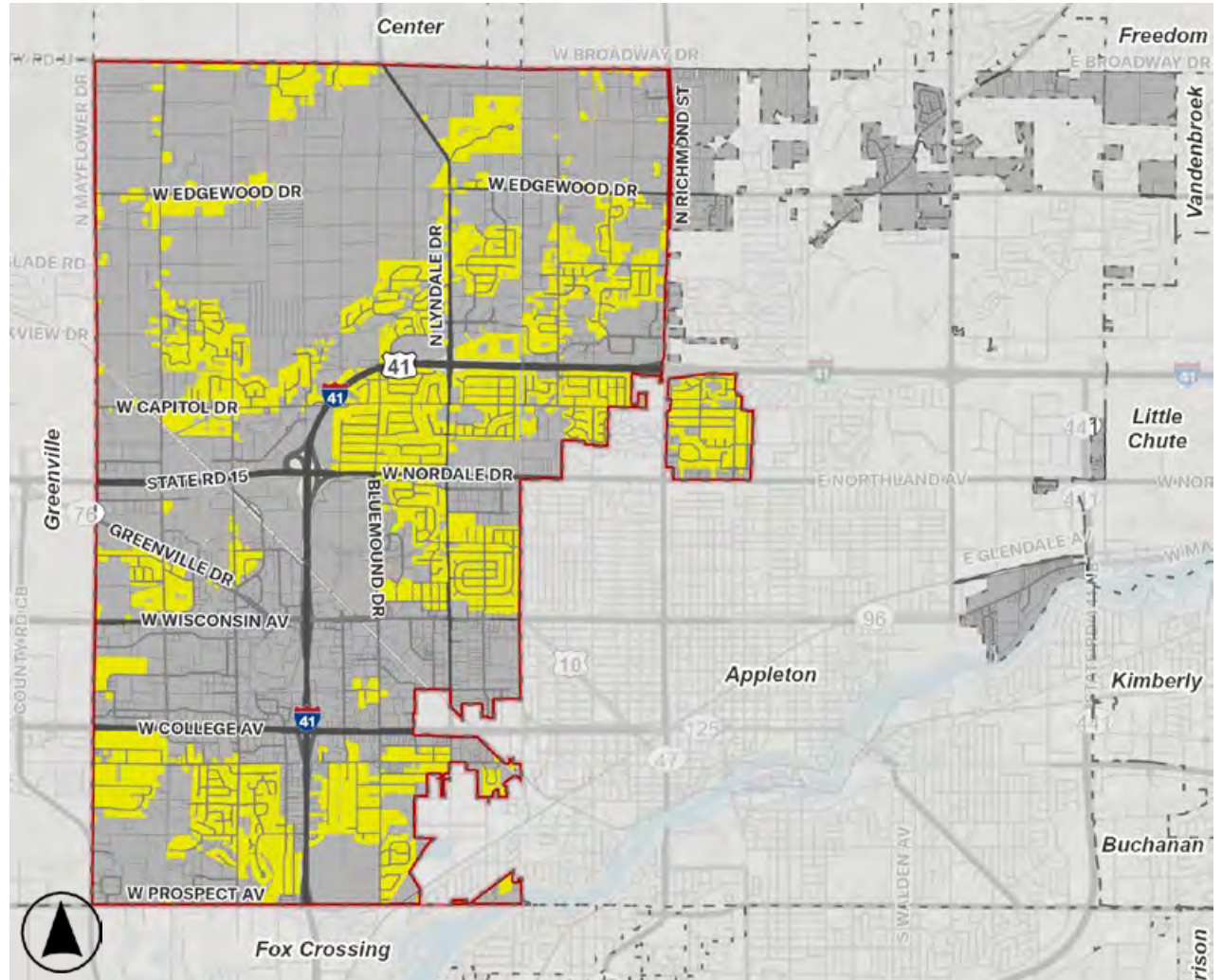
- While about half of the housing stock is owner-occupied, over 80 percent of residential zoned land is for single-family uses. Some of this land is large acreages that have yet to transition to urban uses. With land constraints, Grand Chute will need to consider the cost and benefits of service expansion for low density housing.
- From a residentially zoned land perspective, 15-20 percent is uses for multiple unit structures.

3,169 ACRES **24.5% OF GRAND CHUTE'S TOTAL LAND**

% of Residential Zoned Land Population Density per Acre



MAP 1.6: TOTAL RESIDENTIAL ZONED LAND (WITHIN ANNEXATION BOUNDARY)



Source: Outagamie County Assessor, 2024; RDG Planning & Design

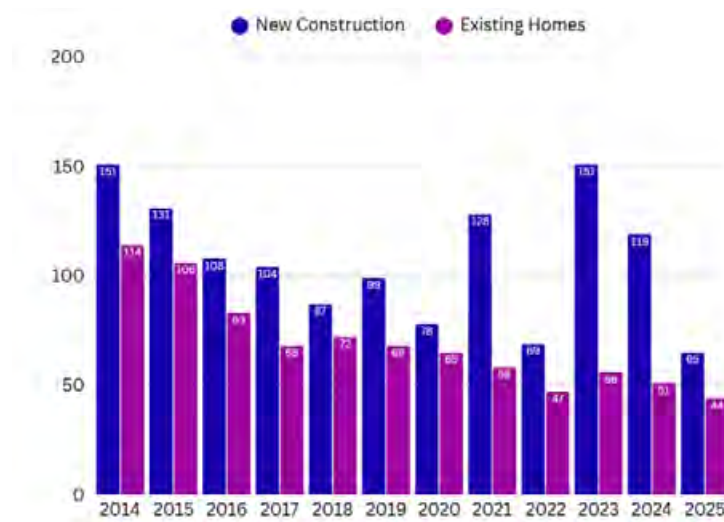
Sales Trends

- Increasing development costs, limited supply, and strong demand increases sales costs of new construction.** Median sales price of new homes is up to nearly \$416,000 in 2025 - an increase over \$104,000 since 2020.
- Limited new ownership construction restricts supply and is driving up sale prices of existing homes.** Increases in sale prices of existing homes is more extreme than new construction. Median prices are up nearly \$110,000 since 2020 to \$351,000 in 2025.
- Homes are selling fast, especially existing (possible lower priced) options.** The number of days a home is on the market once listed continues to decline. A quality, appropriately priced house does not last more than a week or two.

FIGURE 1.21: RESIDENTIAL/CONDO SALES MEDIAN CLOSING PRICE



FIGURE 1.22: RESIDENTIAL/CONDO SALES MEDIAN DAYS ON MARKET



Source: REALTORS® Association of Northeast Wisconsin and RANW MLS

“I have been renting an apartment for the past 6 years in Grand Chute. During that time, I have been actively looking for a small home in Outagamie County, preferably the Grand Chute area. Home inventory is dismal and what is available is way overpriced. Decent homes (move-in ready and reasonably priced) that are listed are not on the market long enough for showings. The asking price is way below what the house sells for.” - Community Survey respondent

A SUMMARY OF TODAY TO INFORM TOMORROW

Grand Chute's housing market is similar to communities across the Midwest, but also has aspects unique to Grand Chute and the broader Fox Cities region. These assets, opportunities, challenges, and gaps in the current housing market inform where to focus public and private efforts to meet the community's needs.

Assets

Characteristics indicating strong housing demand and favorable conditions for building homes in Grand Chute.

- **Strong population growth has remained consistent. People are moving to Grand Chute and staying if they can.**
- **Overall, a more diverse housing stock than peers.** Rental options meet some people's needs and income levels to fill local jobs.
- **Active partnerships.** The Town is actively partnering and cooperating with entities to build homes, such as Habitat for Humanity, lending institutions, and the building community.

Opportunities

Local features that may be underleveraged or offer housing possibilities in the future.

- **Extensive commercial area for redevelopment.** The evolution of the mall area, Wisconsin Avenue, and College Avenue corridors offers mixed-use possibilities on excess parking areas and reimagined commercial uses.

- **Town Center.** The public efforts targeting moderate price point housing around Town Hall provides a demonstration for future public/private partnerships.
- **Strong economy, workforce.** Job projections are strong in the region and Grand Chute can capture new employees to the region by elevating community amenities and housing options.

Challenges

Areas that limit the ability to capitalize on opportunities or leverage assets.

- **Low lot inventory, land constraints.** Environmental features and land ownership limit options for new lot development to support housing development.
- **Low movement in the market.** Following national trends, people are staying in homes longer, even when those homes no longer meet their needs. Interest rates and lack of other options are contributing factors.
- **Development and market costs.** Grand Chute is not alone in facing rising development and housing costs driven by low inventory, which exceed local wage increases.

Gaps

Areas to target future policy, incentives, and regulations. All sectors of the housing market have gaps, but they are most pronounced for:

- **Less diverse ownership options.** People who want to own are mostly limited to single-family detached homes. This includes attainable workforce ownership options.
 - There may be renters with adequate incomes to buy (high-earners, retirees), but not at the price level of new single-family detached home options.
- **Higher end and diverse rental options.** Most rental options are in older rental or large secluded apartment complexes. These meet the needs of many people. However,
 - Some higher income people still want to rent as they test the community, downsize from ownership, or wait to find ownership options. But they still want higher end fixtures and features.
 - Others want or need to rent but prefer options with three or more bedrooms to support their family.
- **Lots for subdividing.** Because of the challenges, there are gaps in lots for ownership units, whether for larger subdivisions or infill in existing neighborhoods.

The background image shows the Grand Chute Town Hall building, a two-story structure with a brick facade and large windows. The building features a prominent logo on its corner that reads "GC Grand Chute" and "TOWN HALL" below it. The sky is blue with scattered white clouds. A dark blue semi-transparent box is overlaid on the right side of the image, containing white text. The overall image has a blue color cast.

02 Grand Chute Housing Needs

Grand Chute will need proactive housing policy, incentives, and partnerships to support population and employment growth. Grand Chute needs over 2,100 units across different housing types and prices through 2030 to meet these growth pressures.

POPULATION FORECAST

Grand Chute will need to add over 2,100 housing units from 2025-2035 to meet the current underproduction and future demand to support population growth.

The forecasts use market data and community insights to develop a housing demand program, by housing type and price point, that matches what current and future households in Grand Chute can reasonably afford.

Grand Chute is forecast to grow 1.17 percent annually through 2035 for the following reasons:

- Employment opportunities and openings remain strong in the Fox Cities region.
- Grand Chute has grown throughout its history and at an accelerated rate since 2000. While past trends do not predict the future, they indicate ongoing interest in the region.
- The 1.30 percent annual growth rate from 2000 to 2020 is not as sustainable as communities get larger and land becomes scarcer for development. Population growth is still strong, but not at such an exponential rate.

| | ANNUAL GROWTH RATE | 2020 | 2025 | 2030 | 2035 |
|--|--------------------|---------------|---------------|---------------|---------------|
| 2000-2020 Population Change | 1.30% | 23,831 | 25,426 | 27,127 | 28,942 |
| Grand Chute Comprehensive Plan Forecast | 1.17% | 23,831 | 25,258 | 26,771 | 28,374 |
| 2022 Greater Outagamie County Housing Strategy Region Forecast | 0.71% | 23,831 | 24,689 | 25,578 | 26,499 |
| Wisconsin Department of Administration Projection | 0.29% | 23,831 | 24,179 | 24,565 | 24,923 |
| Grand Chute Housing Study Forecast | 1.17% | 23,831 | 25,258 | 26,771 | 28,374 |

Source: RDG Planning & Design

The forecast considers proactive efforts as a result of this study to provide more housing options to support a variety of households and economic development. Without adequate housing options, the population forecast will not be met.

HOUSING DEMAND

The market will need to add over 2,100 homes between 2025 and 2035 to support the 2035 population forecast. This means 195 units annually between owner and rental options.

Factors determining the forecast include:

- A forecast 1.17 percent annual population growth rate. Based on the reasoning on the previous page.
- 2.23 people per household, which slightly declines to 2.22 as the population ages and trends in family sizes continue to decline.
- An increasing vacancy rate of “for sale” and “for rent” units as the market adds units and becomes more in balance with more housing options.
- Replacing around eight units per year. Replacement need is the number of housing units demolished or converted to other uses - homes in poor condition or obsolete to replace in the housing supply.

| 1.17% ANNUAL GROWTH HOUSING DEMAND | 2020-2024 | 2025-2030[^] | 2031-2035 | TOTAL |
|---|------------------|------------------------------|------------------|--------------|
| Population at End of Period | 24,973 | 26,771 | 28,374 | |
| Household Population at End of Period | 24,541 | 26,308 | 27,883 | |
| Average People per Household | 2.23 | 2.23 | 2.22 | |
| Household Demand at End of Period | 10,985 | 11,824 | 12,574 | |
| Projected Vacancy Rate | 3.1% | 4.3% | 5.3% | |
| Unit Needs at End of Period | 11,339 | 12,358 | 13,281 | |
| Replacement Need (total lost units) | | 30 | 50 | 80 |
| Cumulative Need During Period | 558* | 1,105 | 1,030 | 2,135 |
| Average Annual Construction Need | 140 | 184 | 206 | 195 |

*434 units constructed from 2021-2024, or 109 net annually. Cumulative need from 2021-2024 was just to maintain existing vacancy rates at 3.1%, which means housing production was at a deficit to meet demand from 2021-2024.

[^]There are already 421 apartment units permitted through October 2025 that will become available in the coming years to meet the construction need.

Source: RDG Planning & Design

These assumptions generate an average annual construction demand of 195 units. This exceeds the net number of permitted units between 2021 and 2024 of 109 annually. Other temporary and supportive housing options are not included in the table above and need to be supported in the future. These housing types include transitional housing, housing with physical/mental support services, nursing homes, and similar special needs providers.

SENIOR HOUSING DEMAND

Different generations have different housing needs. For example, a young family with children may want more bedrooms or a larger yard, while older adults may be looking to downsize and/or find a place with little to no lawn maintenance.

- Potential new demand for alternative senior housing settings is about 219 units through 2035. Many of these units are intended for adults over 75.
- The senior housing demand does not include nursing homes or more intense medical facilities.
- The demand is specifically for people moving to housing that provides services for older adults, not new home construction or retrofits for accessibility or universal design.

| AGE | 2035 PROJECTION - NATURAL CHANGE | 2010-2020 MIGRATION FACTOR | 2035 POPULATION WITH MIGRATION | PEOPLE PER HOUSEHOLD | HOUSEHOLD DEMAND | DEMAND FOR ALTERNATIVE HOUSING |
|-----------|----------------------------------|----------------------------|--------------------------------|----------------------|------------------|--------------------------------|
| 55-64 | 2,445 | 12.0% | 3,066 | 2.20 | 1,394 | 14 |
| 65-74 | 2,506 | 14.6% | 3,288 | 1.90 | 1,731 | 35 |
| 75+ | 2,954 | 36.0% | 5,462 | 1.60 | 3,414 | 171 |
| Total 55+ | 7,905 | | 11,817 | | 6,538 | 219 |

Source: RDG Planning & Design

Older adults able to age-in-place increase the demand for in-home services and the need to renovate existing homes to accommodate for changes in mobility. National market trends indicate aging Baby Boomers are more likely to use in-home services and might reduce the need for assisted living and skilled nursing units. Across the nation, almost 5.5% of those in the 60-78 age bracket live in assisted living facilities or nursing homes. Some estimates suggest that up to 8% of those over 55 will transition to older adult communities by 2035.

Source: Consumer Affairs. "Assisted living statistics [2024]" ConsumerAffairs.com)

"I live in 55 and older community. My rent has just been upgraded to \$68.00 more per month. Too expensive, but can't find another elder rental community in the area"
- Community Survey respondent

DEVELOPMENT PROGRAM

The housing demand program translates overall demand into a practical program for what types of housing to build to meet demand.

PRICE POINT PROGRAM

The price point program distributes the forecasted demand by price point based on the 2023 distribution of household incomes in Grand Chute. The table matches new unit price points to the affordability levels of existing household incomes in Grand Chute.

The price point program will need to be met through many methods, such as considering the feasibility of building new units at the lowest price points (next pages).

Price Point Development Program Descriptions

- **Affordable Ownership.** The existing housing stock. Many higher-income households compete for the same housing stock as lower-income households. The affordable market demand can be met, in part, by providing opportunities for moderate-income households to move up in the market.
- **Low/Affordable Rental.** Production of rental units under \$1,100 will be small units or will need assistance programs. Some may result from market adjustments when new, higher-quality rental units create competition. It will be essential to preserve the units in this price range.
- **Market Ownership.** It can be challenging for the private market to produce housing at the lower end of this price range. Lower priced market units can come from the existing stock when people move to free up homes in this price range. Others can be produced through assistance programs like Habitat for Humanity or partnerships.
- **Market and High Market Ownership and Rental.** The private market has successfully produced higher priced market-rate ownership housing, although not at the level needed. The development community should be encouraged to continue its work in market-rate housing development.

Renter-occupied does not mean all rental units are in apartment complexes.

| PRICE POINT PROGRAM END OF PERIOD | 2030 | 2035 | TOTAL |
|--------------------------------------|--------------|--------------|--------------|
| Total Need | 1,105 | 1,030 | 2,135 |
| Total Owner-Occupied | 663 | 618 | 1,281 |
| Affordable Market: <\$265,000* | 206 | 192 | 398 |
| Market: \$265,000-\$425,000 | 246 | 229 | 476 |
| High Market: Over \$425,000 | 211 | 196 | 407 |
| Total Renter-Occupied** | 442 | 412 | 854 |
| Low: Less than \$600 | 47 | 44 | 91 |
| Affordable: \$600-\$1,100 | 86 | 81 | 167 |
| Market: \$1,100-\$1,999 | 204 | 190 | 394 |
| High Market: \$2,000+ | 105 | 98 | 203 |

**Most affordable range owner and renter options become available by adding units at higher price points. This move-up effect comes from residents who would move if something new was available that better meets their preference, then opening an existing home at a lower price point.*

***This does not mean all rentals are/should be apartment buildings – see housing type program on following pages*

Source: RDG Planning & Design

PRICE POINT PROGRAM (CONTINUED)

Meeting the price point program considers:

- **A 60%/40% owner to renter occupancy split.** Approved permits in 2025 will add a significant number of rental uses. The market for new rentals will likely soften as it takes time to absorb these units and vacancies rise. Grand Chute's concentration of multi-family housing is noted as significantly higher than neighboring communities, accounting for an estimated 25 percent of the Fox Cities region's total multi-family inventory.
- **Most of the new ownership construction will be absorbed by people moving into Grand Chute and by higher-income existing residents moving up to newer options.** About 36 percent of Grand Chute households in 2025 made over \$100,000 a year.
- **There is higher future household income potential in the community because of employment opportunities and openings.** Regional workforce needs support above average paying jobs.
- **Opportunities to create rental units priced under \$1,100 are still a category to offer in Grand Chute.** Most households earning under \$75,000 will live in rental units. The lowest-priced rental and owner units come largely from public subsidy programs and existing units.
 - Some demand at lower price points are seniors with low fixed-incomes but living in higher priced, paid off units. They eventually want to move out of to more accessible options that they can still own.
- **Some mid-price owner and renter options become available by:**
 - Adding units at higher price points. This move-up effect comes from residents who have settled in a home and would move if something were available that better meets their preferences.
 - A combination of public and/or nonprofit tools paired with the private market to reach these price points are needed to produce new options.
- **Increases in ownership costs drives demand for higher market rate rentals.** This drives households to rent longer or choose to rent over owning when first moving to Grand Chute.
 - These households can likely afford higher rents when the ownership market is much more out of reach, which increases the demand outside a traditional apartment setting and instead a townhome, house, or mixed-use building rental.

HOUSING TYPE PROGRAM

Over the next several years, home production should focus on pent-up ownership demand and the need to offer more attainable variety beyond only traditional single-family detached dwellings and apartment complexes. Since 2014, 47 percent of units built were for single-family units, four percent duplex units, and 49 percent multi-family units. The approach includes target infill areas, given the challenges of new land development in Grand Chute.

Target production for housing variety:

- **Tie price points of new construction costs and consumer preferences/needs, coupled with proactive policy (chapter 3).** For example:
 - Accessible options for aging populations - attached and community formats with shared spaces.
 - The lowest price point owner options (well below \$265,000) are in the existing stock, or finding ways to build at this price point through advancements in building techniques, density, and housing arrangements.
 - Supportive policy and incentives to increase smaller lot development models.
 - Solutions like attached units will be needed to deliver attainable products for more people.
- **Single-family detached homes in higher-end markets.** These developments need to strongly push good neighborhood design with homes near community amenities.
- **Growing interest in reusing commercial spaces and redevelopment of obsolete commercial uses such as strip malls offer housing opportunities across price points.**
- **Higher density multi-family complexes can still fill a rental market demand.** Should primarily be oriented toward diverse options and not secluded apartment complexes.

| PRICE POINT PROGRAM | DETACHED SINGLE-FAMILY | SMALLER LOT SINGLE-FAMILY DETACHED / ATTACHED | DUPLEX, MID-DENSITY TOWNHOMES, ROWHOUSES | HIGH DENSITY TOWNHOMES, MULTI-FAMILY/ MIXED-USE |
|--------------------------------|------------------------|---|--|---|
| Target Average Gross Density* | <4 | 4-7 | 8-12 | >12 |
| Ownership | | | | |
| Affordable Market: <\$265,000* | 0% | 30% | 45% | 25% |
| Market: \$265,000-\$425,000 | 60% | 20% | 10% | 10% |
| High Market: Over \$425,000 | 80% | 10% | 5% | 5% |
| Rental | | | | |
| Low: Less than \$600 | 0% | 20% | 30% | 50% |
| Affordable: \$600-\$1,100 | 0% | 20% | 30% | 50% |
| Market: \$1,100-\$1,999 | 0% | 30% | 40% | 30% |
| High Market: \$2,000+ | 0% | 40% | 30% | 30% |
| Target Total | 611 (29%) | 506 (24%) | 244 (25%) | 475 (22%) |
| Acres** | 204 | 101 | 68 | 40 |

*Any type could be in a mixed-use arrangement. Gross density is the number of housing units per acre, including Right of Way and public spaces.

**In land planning would typically double to provide market flexibility, development options as land becomes available
Source: RDG Planning & Design

HOUSING TYPES EXPLAINED

Visualizing Density

- **Low.** Generally under four units per acre. Equal to one unit per 8,700 square feet of development area, including streets, lots, and open space.
- **Medium.** Generally ranging from 5-12 units per acre. Down to one unit per 3,100 square feet of development area, including streets, lots, and open space.
- **High.** Generally over 12 units per acre. High density relies less on units per square foot of development and more on the site's design to allow more units while mitigating any adverse influences on surrounding areas.

LOCAL DENSITY EXAMPLES



Wren Drive Neighborhood
2.4 gross units per acre



Westbrook Villas
3.0 gross units per acre



South of West College Avenue
4.7 gross units per acre



West Evergreen Road
7.0 gross units per acre



North Lynndale Drive
12.0 gross units per acre



North of Wisconsin Avenue
18.0 gross units per acre

Design in Practice

Each incentive, policy, and initiative this study recommends should be tied to requirements that maintain quality neighborhood design. This may involve guides for:

- **Transitions.** To address compatibility issues, provide a transition between higher-density and lower-density uses. Such as street and greenspace transitions.
- **Scale.** New buildings' size and height align with the neighborhood's context. For example, larger and taller buildings occur on the periphery of an existing or along busy streets.
- **Context.** Context variables on a site may include views that enhance the site or stormwater facilities that add open space amenities.

EXAMPLES OF DESIGN IN PRACTICE



Small lot, single-family detached development



Cluster, single-family detached development with shared greenspace for stormwater management



Small lot, single-family attached development



Small lot, single-family detached development



03 Housing Goals & Strategies

Everyone in Grand Chute should have a home that provides a safe, secure, and reasonably comfortable place to establish a household, raise a family, or live out various periods of their respective lives. The goals provide direction to help reach this reality and fill the demand for over 2,100 units through 2035.

CREATING A STRATEGY

It is important to note that there is no single solution to all aspects of the housing market. Ultimately, it is perception of risk that keeps demonstrable markets from being served. These risks involve both land development and construction of more diverse building types. These specific areas of perceived risk but real strategic importance to the future include:

- Supply of development ready lots
- New ownership housing forms to provide affordable units for young families and older adults
- Higher-end owner and renter housing to retain older and established residents

This next section expounds on policies and strategies that build on Grand Chute's assets and seeks to address the challenges in the market, that is, despite the fact that demand exists, Grand Chute is not producing the housing that it needs to sustain the level of growth it is experiencing. Many of the obstacles revolve around perceptions of risk to builders and developers. The strategies in this section are not all-inclusive, but are initial directions for how Grand Chute can address obstacles and collaborate to meet the region's housing needs.

Policy and strategy recommendations recognize that Grand Chute is a Town and has limited staff or funding resources to invest heavily in incentives or housing development across all strategies. But it can create an environment for the private market to work more effectively. Because the Fox Cities region is in many ways a unified housing market, cooperation between communities can increase the scale of resources that can be devoted to housing development. This is the premise of the Fox Cities Housing Alliance, which will be a critical partner in achieving housing goals.

WHAT HOUSING STRATEGY CAN AND CANNOT DO:

The strategies identified in this study will not overcome all housing challenges but should be seen as a first step in a journey that is regularly re-evaluated. Grand Chute led the creation of this study but many others (including the state, developers, nonprofits, philanthropic communities, etc.) play a role in implementation.

What the Housing Strategy CAN do

- Establish a blueprint for new public policy and programs geared toward the housing goals.
- Stimulate conversation on existing programs and level of funding.
- Show builders and developers the high demand for different products, and the price points needed.
- Motivate other partners to get involved in solutions - whether staff assistance, housing development, or direct funding of programs.
- Raise awareness in the community about the need for more housing that is affordable to Grand Chute residents.

What the Housing Strategy CANNOT do

- Force builders or developers to construct a certain housing product, or housing at all.
- Affect challenges at the national level including interest rates, lending standards, raw material costs, and federal funding sources.
 - However, it can help organize policy/programs that decrease risk in lending, create gap financing methods, and offset material costs when appropriate.
- Require redevelopment of any specific site or building.

HOUSING GOALS

GOAL 1: EXPAND THE SUPPLY OF DEVELOPMENT-READY LAND THAT PROMOTES EFFICIENT GROWTH*

GOAL 2: CREATE WAYS TO DIVERSIFY THE HOUSING STOCK & PRICE POINTS*

GOAL 3: PRESERVE THE EXISTING HOUSING STOCK IN STRATEGIC NEIGHBORHOOD AREAS

GOAL 4: PRIORITIZE REUSE AND REDEVELOPMENT PROJECTS THAT INCLUDE HOUSING COMPONENTS

GOAL 5: APPROVE PROJECTS THAT ALIGN WITH HOUSING GOALS

** Continuation of Comprehensive Plan Housing Element Goals
The order of the Goals does not indicate level of priority.*

Factors Influencing the Housing Market

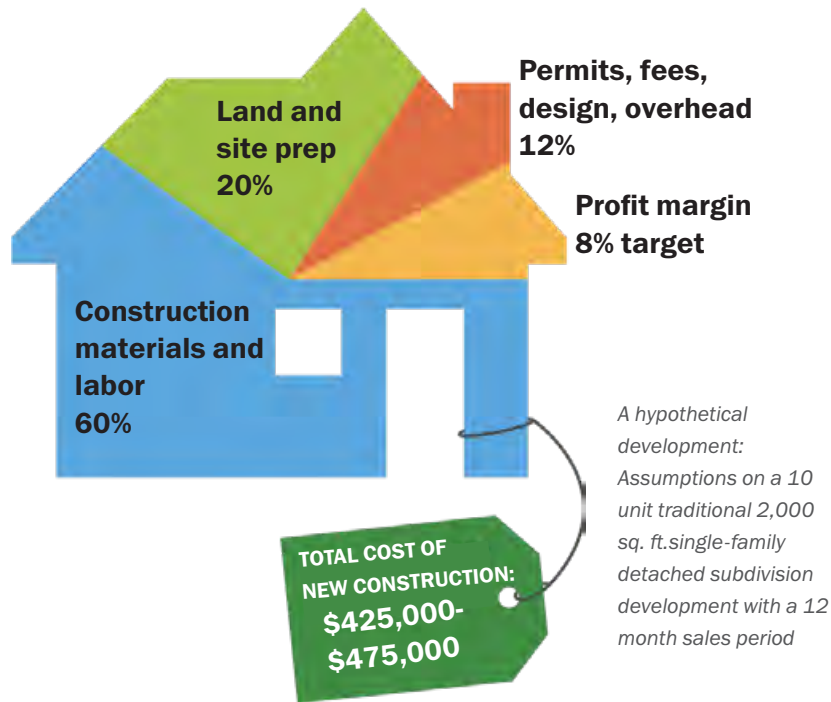
The policies and strategies under each Goal in this section focus on areas the Town and its partners can most influence - primarily the local market



GOAL 1: EXPAND THE SUPPLY OF DEVELOPMENT-READY LAND THAT PROMOTES EFFICIENT GROWTH

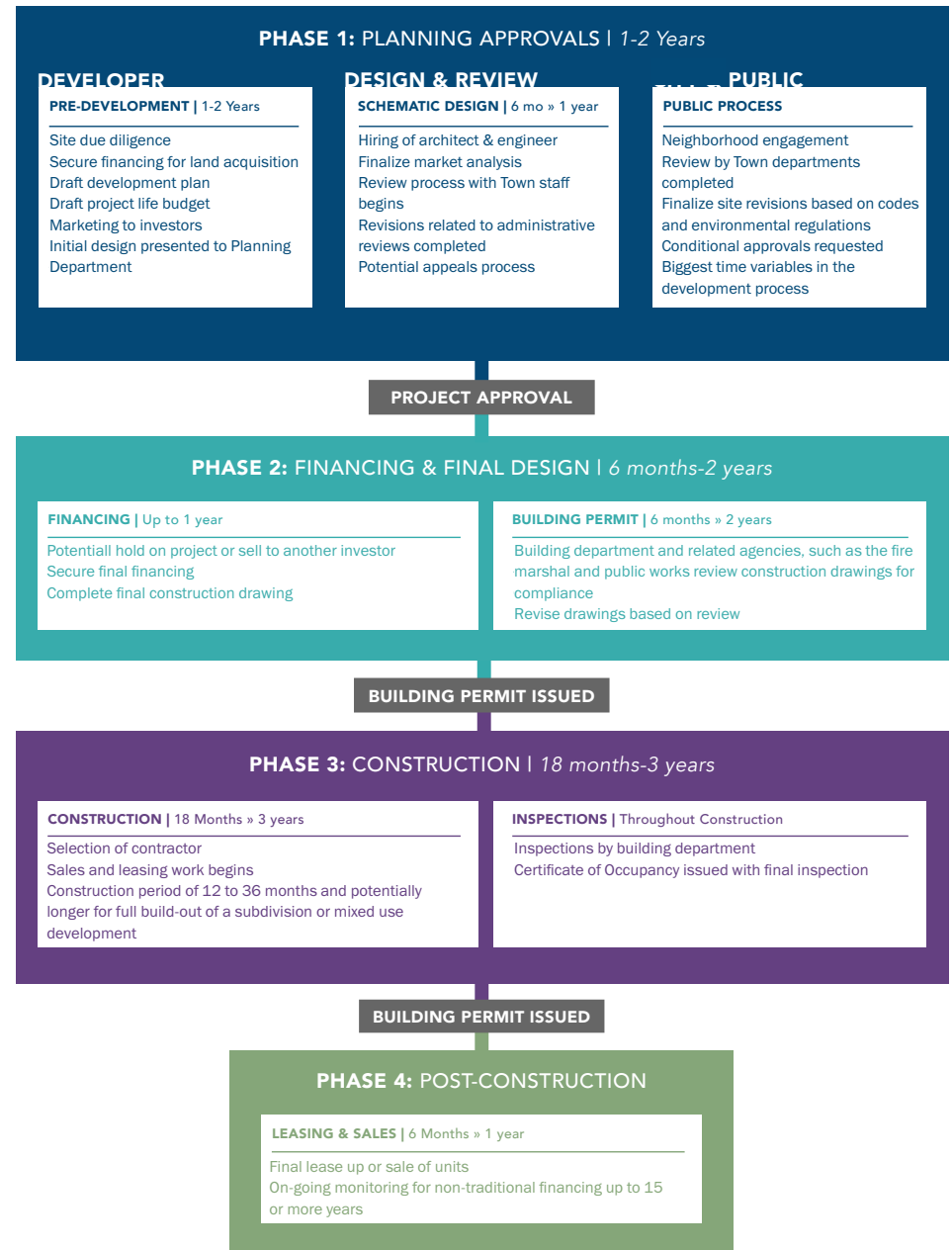
Purpose

Ownership development and introduction of new products to the supply will not occur at a significant scale if developers or builders perceive the risks involved in their investments to be greater than the rewards. Several factors play into the overall risk of developing, and final cost of a new home. A significant cost of developable land, which can be almost a quarter of the price a home buyer would pay. By instilling policies and using strategies that help keep land development risks down, new development is more appealing. Another local factor is time. The longer it takes a builder or developer to obtain permits, get approvals, and complete inspections, the higher the building cost. Streamlining processes lowers risk.



Typical Development Process Timeline

This is an example and is not reflective of all possible steps or timelines that a developer might take in Grand Chute, as well as Town processes that may be shorter or longer depending on the unique nature of each project. Each step presents an opportunity to save time, and costs.



GOAL 1: EXPAND THE SUPPLY OF DEVELOPMENT-READY LAND THAT PROMOTES EFFICIENT GROWTH

Policies and Strategies:

1. Require projects to include small lot, attached units, mixed-use, new products, and/or innovative housing types when providing financial or regulatory incentives.

These requirements help maximize land efficiency and meet the needs of a changing population.

2. Assist in gap financing for site preparation, such as Town-owned lot development or infrastructure partnerships.

By addressing these financial barriers, the developers can build housing more efficiently and affordably. Lowering the risk related to infrastructure and public improvements involves sharing the cost to make developing ownership subdivisions more feasible.

- Target strategic use of cost sharing to stimulate private investment, as the share of public infrastructure is often 30 to 50 percent of construction costs.
- Provide gap financing to projects that provide new products or lots under 8,000 square feet on average to efficiently and responsibly use public infrastructure and minimize future maintenance costs.

3. Follow the Comprehensive Plan's directions for efficient lot size development and connected growth.

This helps the Town use land strategically, reduce sprawl, and better preserve natural and agricultural areas. This also supports the creation of walkable, accessible neighborhoods that are easier to serve with infrastructure and public services and increase quality of life for residents.

4. Continue building relationships with property owners of developable land.

Developable land in Grand Chute is limited, and the timing of its availability for development depends on ownership. Strong relationships with owners can foster trust, collaboration, and timely communication, which can streamline approvals and reduce conflicts when they become available.

- This could include proactive rezoning with property owner consent to match future land use directions.
- Information should also be readily available and updated annually to provide property owners and developers the costs of residential development such as permits, sewer hook-up fees, and infrastructure assessments.

Target Price Point: All

Target Products:

- General focus on ownership opportunities across the spectrum of housing types

Key partners

- Community Development Authority
- Lending community
- Local builders and developers
- Outagamie County
- Property owners
- REALTORS®

Subdivision development can be a risky proposition. Land purchases and infrastructure development require substantial, speculative front-end investments by the developer. Many communities that have successfully developed adequate supplies of lots share the front-end risk through public financing tools and key partnerships.

GOAL 1: EXPAND THE SUPPLY OF DEVELOPMENT-READY LAND THAT PROMOTES EFFICIENT GROWTH

Visualizing Efficient Growth

Sites like these in Grand Chute offer future opportunities to create mixed housing neighborhoods that are close to jobs. Access to existing utilities and moderate density neighborhoods is important to manage public investments and service provision.



Drone Photo Credit: Apex Photography

Precedent: Employer Led Housing

More companies are realizing the need to assist the housing market to fill employment needs. For example, Streck Inc., a biotech company in La Vista, Nebraska, announced in October 2021 that they would be building an 84 unit apartment building adjacent to their Sarpy County facility. The units are rented to their employees at a discount with any unfilled units available to other workers in the area.

Other examples include:

- Musco Corporation in Oskaloosa, Iowa involved in subdivision development
- Cabela's in Sydney, Nebraska building housing
- JBS in Ottumwa, Iowa adding units for employees

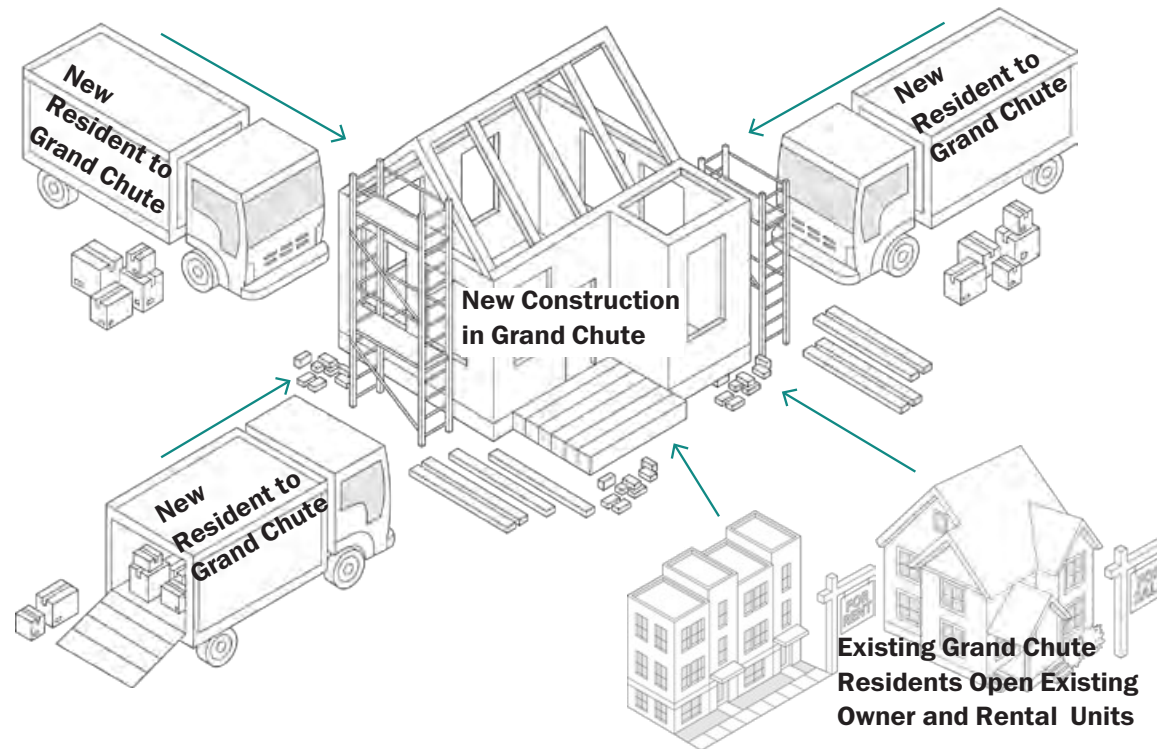
GOAL 2: CREATE WAYS TO DIVERSIFY THE HOUSING STOCK & PRICE POINTS

Purpose

The more diverse a housing stock, the more choices for people looking to move to Grand Chute and supply of attainable units for residents who need them. At different stages of life, people have different housing wants and needs. For example, a single professional and new local employee likely will prefer to rent before investing in ownership, but not in an apartment complex. Diversifying the housing stock in Grand Chute helps ensure there is a place for everyone to call home that fits their needs and budget.

A variety of new home construction creates movement in the market, and not just for those moving to Grand Chute. Some studies estimate that 30% of new units developed become occupied by those already living in the community. This means the units previously occupied, and often lower priced, by these Town residents open up, becoming available for others. This is the “move-up housing effect,” illustrated below.

THE MOVE-UP HOUSING EFFECT



GOAL 2: CREATE WAYS TO DIVERSIFY THE HOUSING STOCK & PRICE POINTS

Policies and Strategies:

1. Update the zoning code to allow flexibility in housing types across Grand Chute.

People live in many different arrangements that drive diverse household needs, including smaller households, multi-generational families, and non-related living arrangements. Flexible zoning allows innovative development, increases housing supply, and supports affordability without compromising community character.

– The appendix includes a detailed list of recommended amendments.

2. Use gap financing models to diversify the housing stock.

Gap financing increases the feasibility of building a wide variety of housing types at manageable price points, such as small-lot, attached, or mixed-use.

3. Partner to develop demonstration projects to prove new products or partnerships.

New partnerships and housing types often receive uncertainty and resistance because it is difficult for residents, developers, and policymakers to see their benefits and feasibility in a tangible way. Builders tend to build what they are accustomed to building, and the new forms being demanded are new to them. In some cases, a demonstration of these markets has to take place, and demonstrations require enough units to constitute a critical mass. Demonstration projects can help accelerate adoption and acceptance of new housing styles and provide comparables in the market. The Town Center development model is an example.

4. Assist partners in site assembly for development projects.

By facilitating site assembly, like at the Town Center, Grand Chute can encourage timely, efficient development that aligns with housing goals and strategic plans that is more affordable for developers and the residents of their built units.

Target Price Point: All, projects using certain incentives should include attainable housing components that match wages.

Target Products:

- General focus on small-lot, attached, small multi-family, and mixed-use options.

Key partners

- Community Development Authority
- Fox Cities Housing Alliance
- Elected and appointed officials
- Habitat for Humanity & other non-profits like Pillars Inc.
- Lending community
- Local builders and developers
- Outagamie County
- Property managers & rental owners
- State of Wisconsin

GOAL 2: CREATE WAYS TO DIVERSIFY THE HOUSING STOCK & PRICE POINTS

Policies and Strategies (Continued):

5. **Build partnerships to develop lending consortiums.** A lending consortium enables pooling of resources that reduces financial risks and increases access to capital for housing projects that may not meet conventional lending criteria. A regional consortium can help build a critical mass necessary to demonstrate a real market, scaling a project to a level that a single developer may not be able to do with their own resources. The lending criteria should be for private investment in diverse and attainable housing.
6. **Promote incentives to projects with more affordability - local incomes to purchase/rent prices.** The Town has demonstrated using income targets in the Town Center development sites. Reserving a portion of large projects for attainable owner or renter unit prices, that match local moderate incomes, ensures that new housing serves the entire community. There is strong evidence that mixed-income neighborhoods create strong community ties and stable property values. Mixed-income neighborhoods coupled with mixed housing types are preferred to support all ages and abilities.

7. **Partner on landlord risk reduction and voucher incentive programs.** Property owners in Grand Chute may be more likely to participate in affordable housing programs if financial and tenant-related risks are mitigated, creating more affordable units for residents who rely on these programs. Successful programs are proven, such as:
- Landlord Risk Reduction Fund - Lawrence, KS. Offers financial benefits to property managers and landlords who agree to loosen screening requirements in order to rent their units to tenants who are currently unhoused or are at immediate risk of experiencing homelessness. <https://lplks.org/content/landlord-risk-reduction-fund-housing-authority/>
 - Landlord Mitigation Program - La Crosse. Seeks to increase the number of rental opportunities for individuals/families who are currently experiencing homelessness. Payments of up to \$5,000 are available to landlords in the program if their units are damaged or arrears in rent and/or fees were to be accumulated. <https://www.cityoflacrosse.org/your-government/departments/planning-development-assessment/homeless-services>

Approach: Housing Next - Ottawa County, MI

Housing Next was formed as a 5-year pilot initiative to work closely with local units of government, developers and non-profits to remove barriers to the creation of more housing supply at all price points.

It is an independent organization, not a non-profit, acting as a middle person to navigate resources and connect developers with projects. It is nested within the structure of the Greater Ottawa County United Way and funded by the community foundations of Holland/Zeeland, Grand Haven and private donors in Ottawa County. Some of its initiatives include:

- *Evaluate local zoning standards to find ways to reduce regulatory barriers.*
- *Works with developers to find available land, assemble preliminary development plans that align with a community master plan and seek out funding opportunities.*
- *Works with other non-profits and housing advocates to seek out long term funding mechanisms and organizational structures.*

<https://www.housingnext.org/>

GOAL 2: CREATE WAYS TO DIVERSIFY THE HOUSING STOCK & PRICE POINTS

Visualizing Diverse Housing

Target Price Point: All, projects using certain incentives should include attainable housing that match wages.

Target Products: Focus on small-lot, attached, small multi-family, and mixed-use options.



Large Multi-Family Apartment



Older Adult Community



Large Mixed-Use



Medium Mixed-Use



Medium Multi-Family Apartment



Small Multi-Family Apartment



Townhouse/Row Home



Duplex/Townhome



Accessory Dwelling Unit



Small Single-Family Detached



Medium Single-Family Detached



Large Single-Family Detached

Approach: Advertising to Attract Diverse Developers







Creating risk reduction incentives and being flexible for demonstration projects may not be effective without proactively reaching out to developers in the broader region or state. This could be as simple as a road tour of opportunities or as detailed as a design competition that invites developers to submit proposals for sites in exchange for incentives. Examples include:

- *Centergy Annual Central Wisconsin Developer Tour to showcase development opportunities and build relationships in the Central Wisconsin region.*
- *Sturgeon Bay Development Tour hosted by the Door County Economic Development Corporation, which focuses on education, tours, and showcases of opportunity sites.*
- *Training with the Incremental Development Alliance in Chattanooga, TN through developer workshops that resulted in a development packet to lay the framework for a developer to pursue missing middle projects.*

GOAL 3: PRESERVE THE EXISTING HOUSING STOCK IN STRATEGIC NEIGHBORHOOD AREAS

Purpose

The existing homes in Grand Chute are the most affordable housing stock. By preserving this existing housing stock, attainable options remain available to more people. The table below shows the estimated income levels of different occupations, and what rent and ownership price points are considered affordable to them.

| HOUSEHOLD INCOME | AFFORDABLE RENT* | AFFORDABLE OWNERSHIP** | COMPARABLE SINGLE INCOME SOURCE OCCUPATION | |
|-----------------------|----------------------------------|-----------------------------------|--|--|
| <\$15,000 | <\$350 | Not appropriate | Student, Senior, Part-Time Worker |  |
| \$15,000 - \$30,000 | \$350 - \$700 | Not appropriate | Waiter/Waitress, Hotel Desk Clerk |  |
| \$30,000 - \$50,000 | \$700 - \$1,150 | Not appropriate / subsidized | Social Worker, Construction Worker |  |
| \$50,000 - \$70,000 | \$1,150 - \$1,650 | \$150,000 to \$230,000 | School Teacher, Transit Driver |  |
| \$70,000 - \$100,000 | \$1,650 - \$2,400 | \$230,000 to \$335,000 | Police Officer, Accountant |  |
| Over \$100,000 | Over \$2,400 | Over \$335,000 | Dentist, Pharmacist |  |
| Town Median: \$78,632 | Town Median Contract Rent: \$943 | Town Median Home Value: \$273,000 | | |

*Provides some room to be below 30% of income for other expenses. Assumes little other debt obligations.
 **Estimate represents the high end of affordable ownership by assuming a 20% down payment and little other debt obligations.
 Source: <https://nhc.org/paycheck-to-paycheck/>

Additionally, existing debt and costs of living limit what a household can afford to spend on housing. For example, an individual with high student loans, or a couple with multiple children in child care bear large monthly costs, restricting what housing type or size is “affordable” to them. The table below shares the monthly and annual costs of necessities, excluding any saving, in Outagamie County.

| Typical Costs - Modest Standard of Living | 1 ADULT, NO CHILDREN | 1 ADULT, 1 CHILD | 2 ADULTS, 2 CHILDREN |
|---|---------------------------|---------------------------|---------------------------------|
| Housing | \$696 | \$983 | \$983 |
| Food | \$357 | \$526 | \$1,033 |
| Child Care | \$0 | \$1,013 | \$1,905 |
| Transportation | \$1,107 | \$1,424 | \$1,589 |
| Health Care | \$445 | \$704 | \$1,408 |
| Taxes | \$553 | \$849 | \$1,132 |
| Other Necessities | \$354 | \$508 | \$678 |
| Monthly Total | \$3,513 | \$6,006 | \$8,728 |
| Needed Hourly Living Wage per Adult*(annual) | \$20.27 (\$42,161) | \$34.65 (\$72,072) | \$25.18 x2 (\$52,374 x2) |
| Median Household Income in Grand Chute | Renters \$60,475 | Owners \$104,242 | |

*Needed Hourly Living Wage per adult per household, assumes adults working 40 hours per week.
 Source: Economic Policy Institute Family Budget Calculator

GOAL 3: PRESERVE THE EXISTING HOUSING STOCK IN STRATEGIC NEIGHBORHOOD AREAS

Policies and Strategies:

- 1. Create local programs to layer with or contribute to state and county programs that can fill gaps between the cost of repairs versus value of homes.** Repairs are part of homeownership, but repairs are not always financially feasible. Combining grants, low-interest loans, and other incentives, means Grand Chute can preserve its existing housing, enhance property values, and maintain neighborhood stability.
 - Effective incentives layered together might need to cover 50 percent of costs to achieve high participation rates and not create overwhelming debt for owners. A house in poor condition could easily need \$40,000 in major structural upgrade repairs, like roofs, electrical, HVAC, etc.
- 2. Partner to create purchase-rehab-resale programs.** Existing homes in Grand Chute are the most affordable, even when needing significant repairs. By developing a program with other entities to acquire, rehabilitate, and resell properties, the community can ensure homes meet safety and quality standards, but remain attainable to local residents.

- 3. Outreach and educate on available resources and property upkeep.** There is an overwhelming amount of housing information in the Fox Cities region. Residents, developers, landlords, and stakeholders cannot take advantage of programs and resources they are unaware of. Taking a proactive approach to share information widely means programs are more likely to be used.
- 4. Build partnerships with non-profit, community, and neighborhood organizations.** Grand Chute cannot undertake all of the housing study's recommendations on their own, it will require the work of multiple partners. Some partnerships exist and are crucial to lean on.
 - A broader reach should approach new partnerships, such as employers and Fox Valley Technical College, to generate assistance in the market.
 - Grand Chute should consider developing neighborhood organizations or ambassadors to build connections and provide a direct avenue for disseminating information, educating, and promoting needs.

Target Price Point: Low to Moderate

Target Products:

- General focus on existing homes and options for older adults

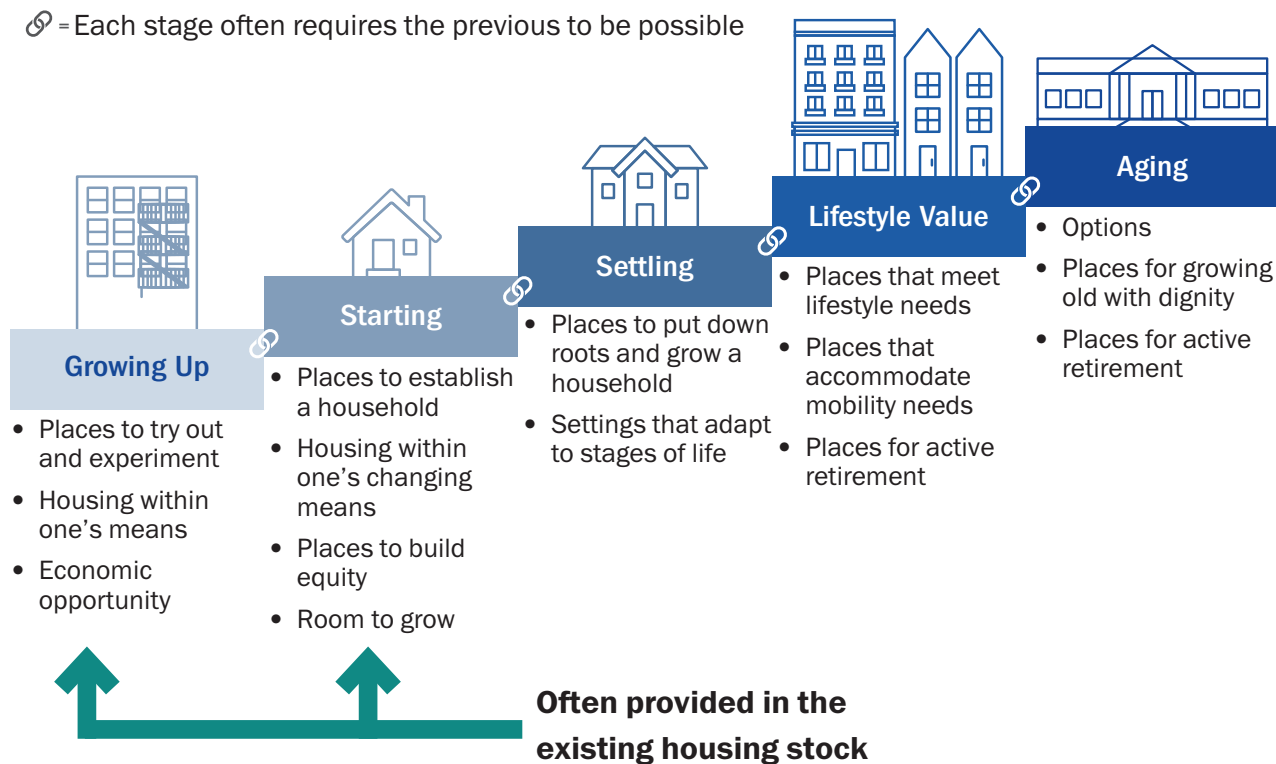
Key partners

- Economic development groups
- Habitat for Humanity & other non-profits like Pillars Inc.
- Fox Cities Housing Alliance
- Local builders and developers
- Outagamie County
- Property managers & rental owners
- REALTORS®
- State of Wisconsin

GOAL 3: PRESERVE THE EXISTING HOUSING STOCK IN STRATEGIC NEIGHBORHOOD AREAS

The Role of Existing Housing Stock

The existing housing stock is a critical component of a household's journey through the housing spectrum. While not a linear process for everyone, the graphic below illustrates transitions of where people live based on their stage in life.



Precedent: NeighborWorks of Northeast Nebraska Purchase/Rehab/Resale Program

Over a five year period NeighborWorks Northeast Nebraska has implemented a highly successful Purchase Rehab Resale program. Under the program a qualifying household identifies a home, an assessment of the home for structural stability is completed, followed by a NeighborWorks Northeast Nebraska purchasing the home to complete any repairs needed. Repairs can range from \$2,000 to \$25,000. Following completion of the repairs the home is sold to the qualifying household often with down payment assistance of 20% of the final purchase price, up to \$20,000. For Columbus, Nebraska this has resulted in 140 homes being updated and owned, often by first time home buyers.

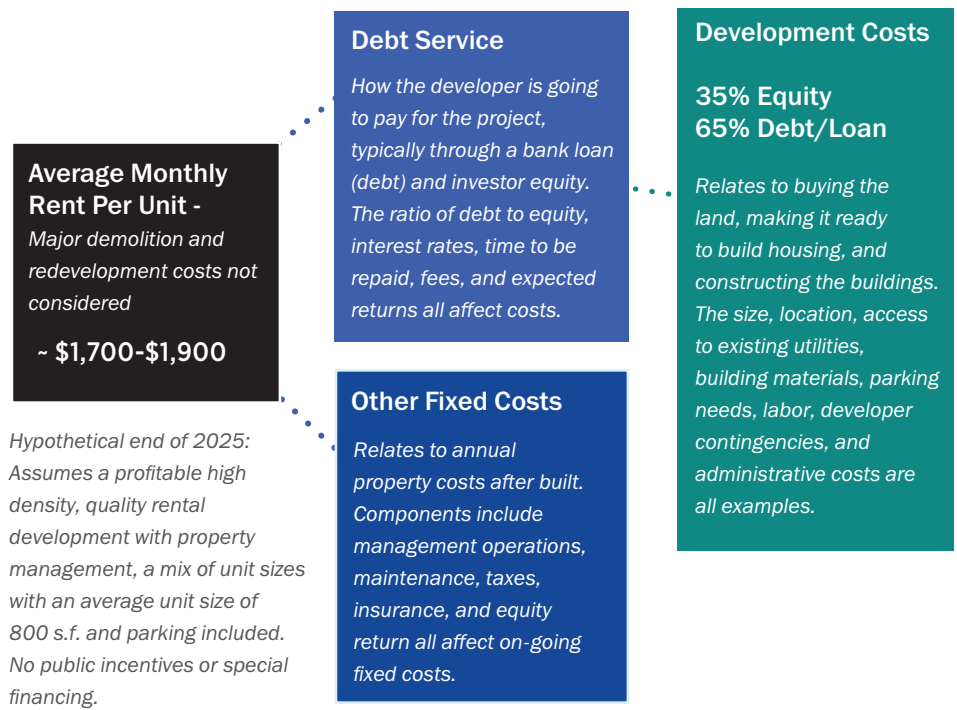
<https://nwnen.org/homeownership-assistance/#before-after-photos>

GOAL 4: PRIORITIZE REUSE AND REDEVELOPMENT PROJECTS THAT INCLUDE HOUSING COMPONENTS

Purpose:

Redevelopment and infill development is an efficient use of already-existing infrastructure. This approach helps stabilize areas that may be experiencing disinvestment, and minimize environmental and fiscal impacts of sprawl. By using areas that are already, or were once, developed, infill and redevelopment doesn't add significant strain to public services, such as the fire or police department.

Incorporating housing into redevelopment plans broadens the local tax base, adds residents who can support and work at nearby businesses, and helps meet demand without expanding into agricultural or greenfield areas. Residents in these areas also get to benefit from the quality of life improvements that come from living in an established and/or mixed-use neighborhood.



Partnerships in Financing

There are a number of different issues around financing development. Public entities have limited control over some financing opportunities but can be a partner in moving these conversations forward. Examples include:

- **Lending Consortiums.** A lending consortium is a cooperative venture among lending institutions active in the market to spread individual risk. In addition, these cooperative ventures can attract the support of major employers or other agencies. It provides a way to pool capital, fill financing gaps, grant short-term financing, interim financing, fund other housing strategy programs, and projects that the private market avoids and Federal lending mechanisms do not support.
- **Mixed-income Financing.** Challenges for developers include how the rental income is calculated and perception that market rate will be harder to lease. These issues will need to be resolved by working with partners like the banking community. Section 542(c) also enables HUD and State/local housing finance agencies to provide risk-sharing arrangements on multi-family loans.

GOAL 4: PRIORITIZE REUSE AND REDEVELOPMENT PROJECTS THAT INCLUDES HOUSING COMPONENTS

Policies and Strategies:

1. **Be proactive in pursuing redevelopment and adaptive reuse opportunities for non-residential uses.** Redevelopment allows efficient expansion of housing options without consuming additional land. There are large opportunity areas around the College Avenue Corridor study area and Fox River Mall. These sites are ideal for mixed-use residential or high density residential.

– The Town should continue to lobby to make state resources and regulations more usable for housing. For example, the cap on the portion of projects using TID incentives that can be residential uses.

2. **Build support and provide transitional housing opportunities and mixed-income development near transit and services.** Developments like these help residents access essential resources, jobs, and education, while reducing transportation barriers. Demand is clear, with some hotels being landing spots for people who can't secure permanent housing. Integrating diverse income levels prevents concentrations of poverty, strengthening neighborhood and community cohesion.

3. **Update the zoning code to allow for more flexibility in approving housing.** Mixed-use residential must be allowed in almost all commercial districts.

– The appendix includes a detailed list of recommended amendments.

Target Price Point: All, projects using certain incentives should include attainable housing components that match wages.

Target Products:

- General focus on townhomes, multi-family, and mixed-use

Key partners

- Community Development Authority
- Economic development groups
- Local builders and developers
- Major employers
- Fox Cities Housing Alliance
- Non-profit organizations like Pillars Inc.
- Outagamie County
- Property owners

GOAL 4: PRIORITIZE REUSE AND REDEVELOPMENT PROJECTS THAT INCLUDES HOUSING COMPONENTS

Redevelopment Possibilities

There are many examples of redeveloping excess commercial spaces, and the number of case studies is growing. Areas with expansive parking lots are typical target sites. Below are some success stories that are complete or in the planning phases.



Redevelopment of car dealership - Mayfair Mall area, Wauwatosa, WI



Full mall redevelopment proposal - Crossroads Mall, Waterloo, IA (in progress)



GOAL 5: APPROVE PROJECTS THAT ALIGN WITH HOUSING GOALS

Purpose:

Policies and strategies must make it easier to approve housing projects that meet code and design requirements, while educating decision-makers on how to evaluate housing proposals. Opposition by neighbors can often successfully defeat projects, even after a developer has invested considerable money for land control, design, and various application fees. This adds a further level of risk, and was cited by stakeholders as an obstacle. Example amendments to the zoning code include:

- Provide flexibility for improvements, expansions, and other changes to homes labeled “nonconforming” that are not nuisances and in good condition.
 - Some communities offer a special use approval for nonconforming situations to become “conforming.” This allows unrestricted improvements and helps overcome financing barriers that legal nonconforming status can bring with banks.
 - Allowing modifications to nonconforming homes that increase Universal Design and accessibility needs that focuses on making the house safe and accessible for everyone,

regardless of age, physical ability, or stature. Defining features can include stepless entrances, wider doorways, and adding a bathroom on main level that may require a home addition.

- Consolidate residential districts to reduce rezoning requirements for new housing types.
- Reduce setbacks and lot sizes to allow design flexibility.
- Allow accessory dwellings by right as detached structures in more districts, and remove the requirement that occupants must be related to the owner.
- Consider allowing more administrative approvals for design standards rather than an extended process through a PUD and the Plan Commission.
- Increase the max density in multi-family districts, while adjusting standards that create more isolated, large complexes.
- Allow mixed-uses with residential dwelling units in commercial districts.
- Administratively approve accessory dwellings and site plans for residential projects under 10 units.

Great Housing Strategies Toolkit - Grand Rapids, MI

The City of Grand Rapids has made housing a forefront policy for the community. Much like Grand Chute, Grand Rapids began their initiative with a robust community listening schedule. The efforts evolved into a series of focused work groups to develop policy and program recommendations for:

- *Land use and zoning*
- *Housing finance, economics*
- *Workforce development*
- *Low-income and vulnerable populations*

The efforts are ongoing and have resulted in a Housing Strategies Toolkit listing all the available programs or initiatives in progress and what they will address.

<https://www.grandrapidsmi.gov/Government/Departments/Community-Development/Housing-Rehabilitation-Program/Great-Housing-Strategies>

GOAL 5: APPROVE PROJECTS THAT ALIGN WITH HOUSING GOALS

Policies and Strategies:

- 1. Be predictable and consistent.** Goals 1 through 4 mean little if a project gets denied at approval meetings. It is critical that decisions be made consistently based on a standard procedure, criteria, and code. Inconsistency creates poor expectations and delays for developers, which adds to housing costs in Grand Chute. If a project meets the codes that were approved through a public process, most projects should be approved.
- 2. Update the zoning code to allow more administrative approval of housing types.** Rezoning a property requires a public process. Once zoning is approved, expectations for a property are well known. Typical housing development with the proper zoning and site plan could be administratively approved by staff. In most cases, if the code's design standards are met, housing should be approved.
 - The appendix includes a detailed list of recommended amendments.

- 3. Build employer and community relationships to support housing for economic development.** Job growth is strong in the Fox Cities Region. Housing has a significant impact on an employer's ability to attract and retain the talent they want and need. Employees need access to nearby, affordable housing. Engaging employers does not mean they provide financing or land (although this is growing as a model across cities in the Midwest). Their support for housing projects at local Planning Commission or Board meetings will speak to how new housing options pay off over time through increased economic development.

Target Price Point: All

Target Products:

- All developments within Grand Chute

Key partners

- Economic development groups
- Elected and appointed officials
- Fox Cities Housing Alliance
- Local builders & developers
- Major employers
- Non-profit organizations
- Outagamie County

GOAL 5: APPROVE PROJECTS THAT ALIGN WITH HOUSING GOALS

Precedent: Accessory Dwelling Units from Policy to Reality

Allowing ADUs broadly in residential zoning districts eliminates a barrier but may not be all that is necessary to see production. ADU costs are also a barrier like so many other housing challenges.

ADU Cost Considerations

- *Survey costs.* A property survey may be needed to determine lot space and impervious coverage leftover to add a new ADU in compliance with lot coverage regulations.
- *Construction costs.* At a basic level a new attached or detached ADU can cost more than a home on a square foot basis. Financing ADUs for moderate to low income households may not be possible.
- *Design costs.* Most will not be able to design an ADU themselves and will have to hire an architect or builder.

Therefore, seeing meaningful ADU production outside of existing garages and extra rooms may require incentive packages like described throughout the Housing Study.



Precedent: Setback Flexibility and New Potential

Standard minimum setbacks in residential districts are often over 25 feet. Reasons for 25 foot front setbacks often range from space for drainage, trails, utilities, parking, and street trees.

Reducing minimum lot sizes without adjusting minimum setbacks means lots must be wider and/or deeper to fit home models demanded by the market and appropriate for aging in place (more open floor plans, single-story, and attached garages). Allowing a lower minimum front yard setback has several benefits:

- *More flexibility to design homes with recessed garages and visible front porches.*
- *Less rear yard needed for building space that could alternatively be used for drainage, common open space, and trails.*
- *Fewer requests for setback adjustments, which may or may not get approved.*
- *Opportunity for developers to design homes at lower price points because of lower land costs (smaller lots).*



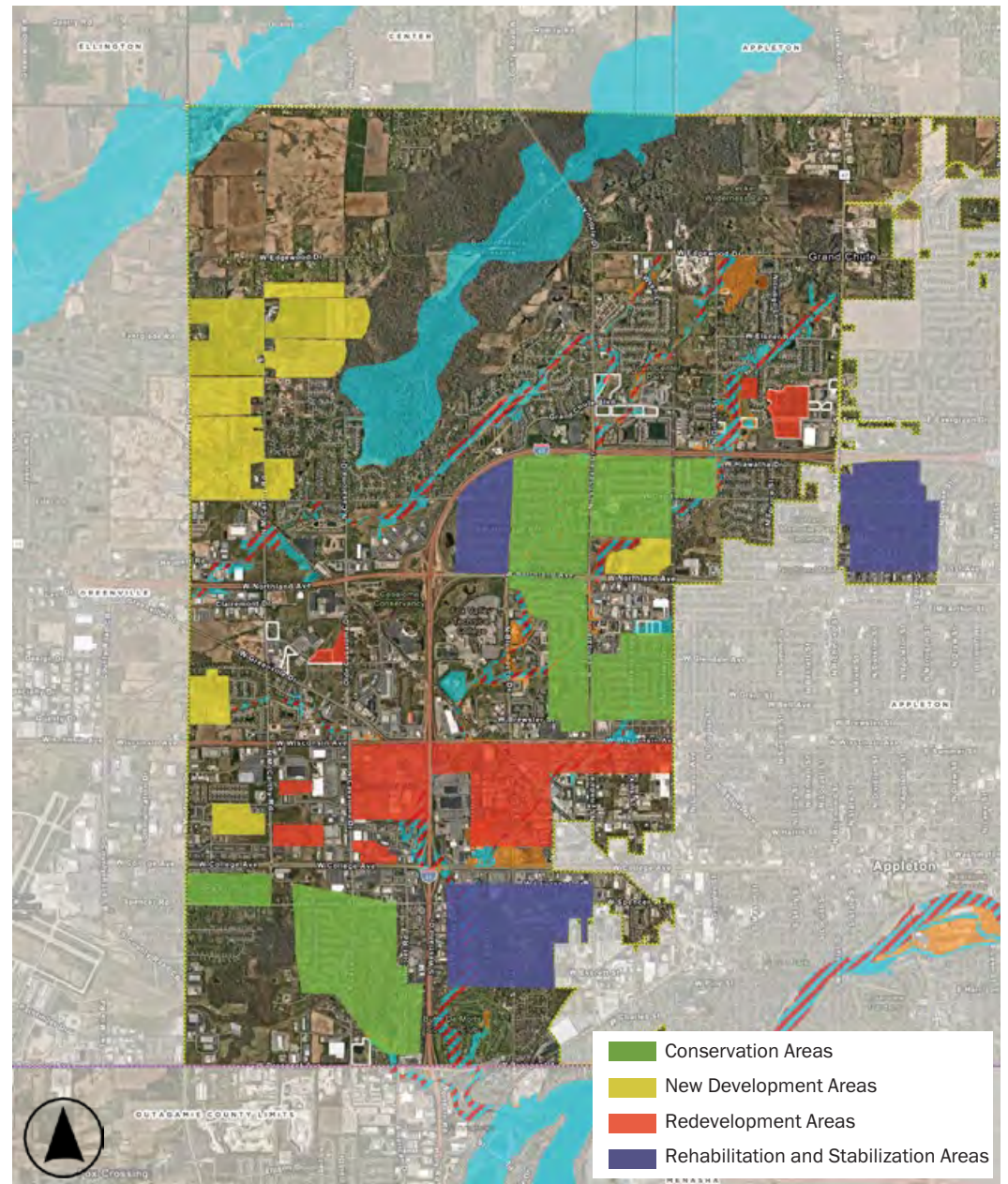
STRATEGIC NEIGHBORHOOD APPROACH

POLICY AREAS

Some policies and strategies are appropriate across the Town. Others are more effective when targeted to select neighborhoods. These diverse neighborhoods present distinct needs and opportunities based on existing conditions. This section details high-level policy areas to apply specific strategies. The policy area map represents a general assessment, not based on house-by-house inventory, but on broader neighborhood evaluations.

Housing policy generally falls within the four categories described on the following pages. Not every block in every neighborhood is applied to a category. Many areas are in stable condition and do not require immediate, widespread policy intervention. In particular, rehabilitation and housing enhancement programs are most effective when targeted at specific areas to generate momentum at a neighborhood level.

TARGETED POLICY AREAS



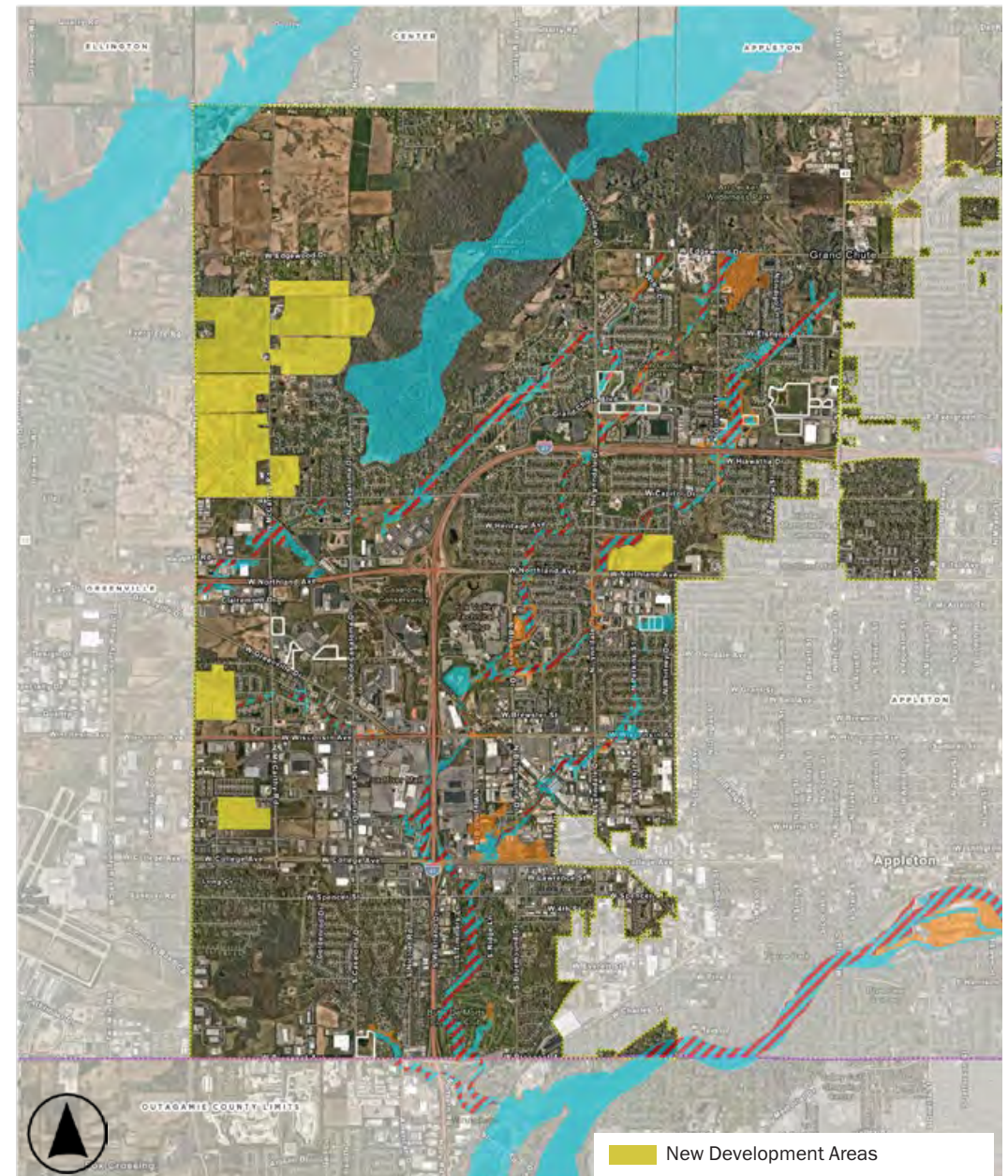
NEW DEVELOPMENT AREAS (NDA)

These areas are generally undeveloped and are the most logical sites for new subdivisions. They are generally free from major barriers, or these barriers could be overcome, for new housing development. Access to water, sewer, and transportation services is among the most important factors when considering sites for new development, balancing public costs with public benefits. To that end, these areas are not appropriate for rural, acreage, large lot, or piecemeal development.

Policy Approaches:

- Apply Goal 1 Policies and Strategies.
- Work with willing landowners on proactive rezoning sites to match future land use directions.
- Use the Comprehensive Plan as the guide for development and land use policy.

NEW DEVELOPMENT AREAS



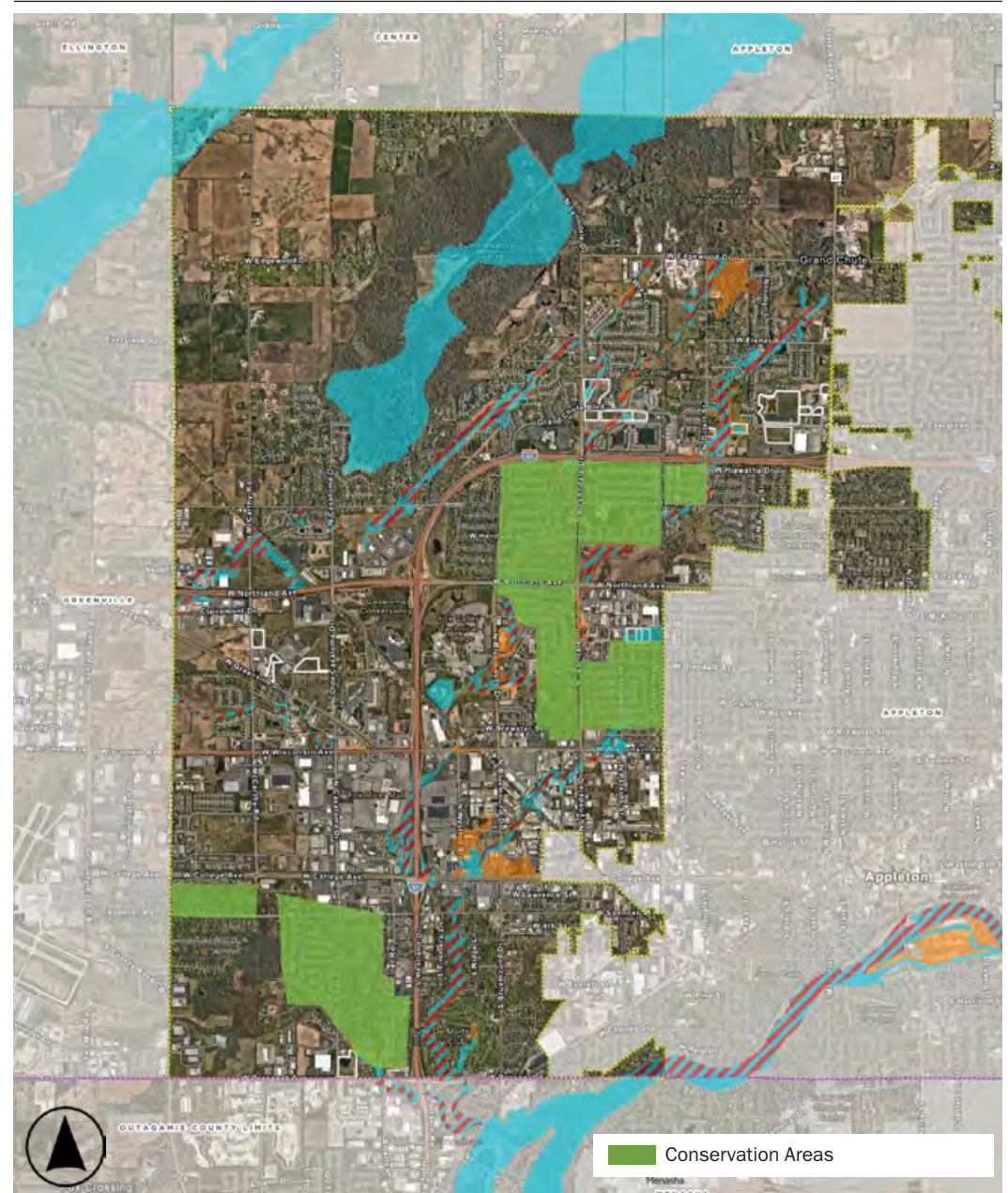
CONSERVATION AREAS (CA)

These neighborhoods are in relatively good condition, with only a limited number of blighted properties requiring attention. Some areas may be considered historic neighborhoods, and many are the next wave of housing stock to reach 50 to 60+ years old. Neglecting them could lead to a need for future stabilization measures. Policies should focus on conserving the existing housing stock through a coordinated rehabilitation strategy.

Policy Approaches:

- Apply Goal 3 Policies and Strategies.
- Invest in public amenities, such as parks, bike and pedestrian infrastructure, and community spaces, to attract private investment.
- Regularly assess and apply code enforcement.
- Focus maintenance efforts on properties with minor infractions using clean-up events, trash collection, and non-profit support. This ties into neighborhood organization described in Goal 3.
 - Proactive efforts would provide assistance or other encouragement for local neighborhoods to organize regular neighborhood gatherings such as block parties, home tours, and other events that build neighborhood pride and positive resident interaction.
- For any structures beyond rehabilitation, target the parcel for infill development that represents the character of the surrounding neighborhood in terms of use, style, and density.
 - These may be opportunities to apply the strategies in Goal 2 for new housing types or attainable price points.

CONSERVATION AREAS



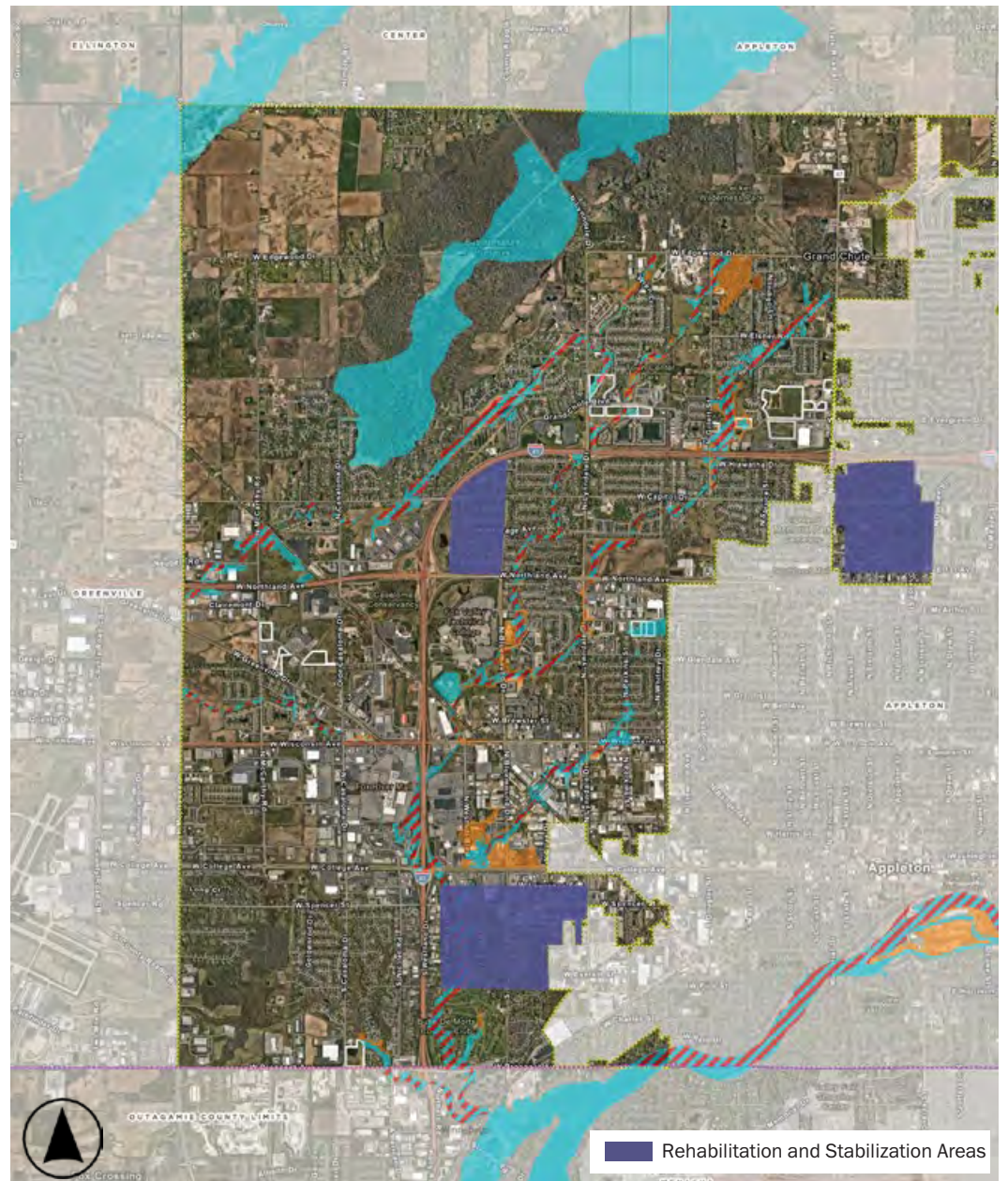
REHABILITATION AND STABILIZATION AREAS (RSA)

These areas have aging housing stocks, and differ from the conservation areas in condition and level of maintenance needs. While much of the housing in these areas may be in good condition, there are pockets in poor to average condition with higher vacancy rates. The rehabilitation areas offer an opportunity for affordable housing but require greater investment attention. There may also be sites that are large enough and clustered enough that a target program to remove deteriorated structures and develop vacant lots will have a major impact.

Policy Approaches:

- Apply Goal 2 and 3 Policies and Strategies as appropriate.
- Invest in public amenities, such as parks, bike and pedestrian infrastructure, and community spaces, to attract private development.
- Focus rehabilitation first on homes with structural issues, through layering programs for owner-occupied, rental, first-time home buyer, and exterior improvements.
- Focus maintenance efforts on properties with minor infractions using clean-up events, trash collection, non-profit support, and code enforcement. This ties into neighborhood organization described in Goal 3.

REHABILITATION AND STABILIZATION AREAS



HOUSING STRATEGY PROGRAM SUMMARY

| STRATEGY OR POLICY | GOAL | TARGET PRICE | TARGET HOUSING TYPE | POLICY AREAS | KEY PARTNERS | TIMEFRAME |
|---|------|--------------|--|--------------------------------------|---|---|
| Require projects to include small lot, attached units, mixed-use, new products, and/or innovative housing types when providing financial or regulatory incentives | 1 | All | All ownership | New Development, Rehab/Stabilization | Builders and developers | On-going |
| Assist in gap financing for site preparation, such as Town-owned lot development or infrastructure partnerships | 1 | All | All ownership | New Development, Rehab/Stabilization | Builders and developers, lending community, Community Development Authority | Formalize in near term. Evaluate need longer term |
| Follow the Comprehensive Plan's directions for efficient lot size development and connected growth | 1 | All | All ownership | All | Builders and developers, property owners, County | On-going |
| Continue building relationships with property owners of developable land | 1 | All | All ownership | New Development | Property owners, developers, REALTORS® | On-going |
| Update the zoning code to allow flexibility in housing types across Grand Chute | 2 | All | Small lot, attached, small multi-family, mixed-use | All | Builders and developers, elected officials, Fox Cities Housing Alliance | Near term |
| Use gap financing models to diversify the housing stock | 2 | All | Small lot, attached, small multi-family, mixed-use | All | Lending community, Community Development Authority | Formalize in near term. Evaluate need longer term |
| Partner to develop demonstration projects to prove new products or partnerships | 2 | All | Small lot, attached, small multi-family, mixed-use | All | Builders and developers, Community Development Authority, Habitat/Pillars Inc./ Non-profits | As opportunities arise |
| Assist in site assembly for development projects | 2 | All | Small lot, attached, small multi-family, mixed-use | New Development | Builders and developers, Community Development Authority | Longer term |
| Build partnerships to develop lending consortiums | 2 | All | Small lot, attached, small multi-family, mixed-use | All | Lending community, Fox Cities Housing Alliance | Near term |
| Tie affordability to more units with incentives - local incomes to purchase/rent prices | 2 | All | Small lot, attached, small multi-family, mixed-use | New Development | Community Development Authority, Habitat/Pillars Inc., County/State | On-going |

HOUSING STRATEGY PROGRAM SUMMARY

| STRATEGY OR POLICY | GOAL | TARGET PRICE | TARGET HOUSING TYPE | POLICY AREAS | KEY PARTNERS | TIMEFRAME |
|---|------|-----------------|--|------------------------------------|---|---|
| Partner on landlord risk reduction and voucher incentive programs | 2 | All | Small lot, attached, small multi-family, mixed-use | Conservation, Rehab/Stabilization | Property managers, rental owners, County, Pillars Inc. | Longer term |
| Create local programs to layer with or contribute to state and county programs that can fill gaps between the cost of repairs versus value of homes | 3 | Low to Moderate | Existing homes, older adult options | Conservation, Rehab/Stabilization | County/State, Non-profits | Formalize in near term. tweak as needed over time |
| Partner to create purchase-rehab-resale programs | 3 | Low to Moderate | Existing homes, older adult options | Rehab/Stabilization, Redevelopment | Builders and developers, Habitat/non-profits, County | Longer term |
| Outreach and educate on available resources | 3 | Low to Moderate | Existing homes, older adult options | All | Builders and developers, REALTORS®, Pillars Inc., Fox Cities Housing Alliance, economic development | On-going |
| Build partnerships with non-profit, community, and neighborhood organizations | 3 | Low to Moderate | Existing homes, older adult options | All | Pillars Inc., County, property owners, property managers | On-going |
| Be proactive in pursuing redevelopment and adaptive reuse opportunities for non-residential uses | 4 | All | Townhomes, multi-family, mixed-use | Rehab/Stabilization, Redevelopment | Developers, Community Development Authority, economic development, major employers, property owners | Near term as opportunities arise |
| Build support and provide transitional housing opportunities and mixed-income development near transit and services | 4 | All | Townhomes, multi-family, mixed-use | Rehab/Stabilization, Redevelopment | Pillars Inc., County, developers | On-going |
| Update the zoning code to allow for more flexibility in housing | 4 | All | Townhomes, multi-family, mixed-use | All | Builders, developers, elected officials, Fox Cities Housing Alliance | Near term |
| Be predictable and consistent | 5 | All | All development | New Development | County, elected officials, Fox Cities Housing Alliance | On-going |
| Update the zoning code to allow more administrative approval of housing types | 5 | All | All development | All | Builders, developers, elected officials, Fox Cities Housing Alliance | Near term |
| Build employer and community relationships to support housing for economic development | 5 | All | All Development | All | Employers, economic development, non-profits, Fox Cities Housing Alliance | Near term |



A Appendix

APPENDIX: STATE AND LOCAL PROGRAMS (2025)

| PROGRAM | DESCRIPTION | TARGETS |
|---|---|--|
| Advantage First Mortgage - WHEDA | Provides low-cost 30-year mortgages to income-eligible buyers. | Income-eligible buyers for owner-occupancy |
| Home Improvement Program - WHEDA | Gives loans for owner-occupied home repairs or rehabilitation projects. | Owner-occupied |
| HomeStyle Renovation - WHEDA | Provides both a low-cost mortgage and a low-interest loan to income-eligible buyers for renovation projects. Most often used on older homes. | Income-eligible buyers for owner-occupancy |
| Multi-Family Financing - WHEDA | Offers financing to assist multifamily developers to lower the cost of construction, and in return lower the cost of units for residents. | Builders or developers producing multi-family |
| Housing Grant Program - WHEDA | Assists organizations that provide housing for low- to moderate-income households for rehabilitation projects, accessibility projects, and/or new construction. | Low- to moderate-income |
| Housing Choice Voucher - WHEDA | Provides rental assistance for rent in a decent, safe, and affordable unit. | Low- to extremely low-income |
| State and Federal Housing Tax Credit program - WHEDA | A dollar-for-dollar reduction of federal income taxes owed by owners/investors in qualified projects for tenants whose incomes are at or below 60% of County Median Income (CMI). | Low- to extremely low-income |
| Competitive Loan Financing Products - WHEDA | Infrastructure Access, Restore Main Street, Vacancy to Vitality loan programs that offer competitive loan financing to address access to safe, affordable housing for working families. | Workforce housing |
| More Like Home Loan for owner-occupied homes - WHEDA | Low to zero interest forgivable loans for older homes that need repairs. | Low- to moderate-income |
| Section 811 - WHEDA & DHS | Provides rental assistance for individuals with disabilities afford rent in a decent, safe, and affordable unit. | Individuals with disabilities |
| Rental Housing Development - DEHCR | Provides funding to housing organizations to create affordable rental housing. | Renter-occupied |
| HOME Investment Partnerships - HUD | Provides grants to local governments to create affordable housing for low-income households. | Low-income |
| HOME/HOME-funded Homebuyer and Rehabilitation - DEHCR | Provides funding for the development of affordable rental housing and supportive services for people experiencing or at high risk for homelessness. | Individuals experiencing or high risk for homelessness |
| Community Development Block Grants (CDBG) - Small Cities/Regional Housing - DEHCR | Provides grants to local governments for housing rehabilitation, homebuyer assistance, or converting vacant buildings to affordable housing. | Varies |
| Emergency Solutions Grant - DEHCR & HUD | Provides funding for emergency shelter, rehousing, and homelessness prevention for individuals experiencing homelessness. | Individuals experiencing homelessness |
| Homelessness Prevention Program - DEHCR | Provides rental assistance, security deposit assistance, and utility support to prevent homelessness for households experiencing or at high risk for homelessness. | Individuals experiencing or high risk for homelessness |
| Greater Fox Cities Area Habitat for Humanity Homebuyer Program | Offers income-eligible households 0% mortgage loans to purchase homes with "sweat equity," homeownership education, and long-term affordable mortgage payments. | Income-eligible buyers for owner-occupancy |
| Greater Fox Cities Area Habitat for Humanity Home Repair Program | Provides critical home repairs/rehabilitation projects for existing homeowners in need. | Owner-occupied |

APPENDIX: ZONING RECOMMENDATIONS

Article III: Word Usage and Definitions

- **Family.** Defining “families” is difficult for enforcement with the changing composition of households today. For example, people who room up in a dwelling to afford rent or ownership options. Grand Chute’s code allows non-related persons to live together, but only in a “nonprofit dwelling unit” with “single cooking facilities.” Avoid using the term “family” in zoning regulations and remove the references to domestic servants, which is antiquated. As an example, Iowa City, IA uses this approach:

– “One person or a group of persons that meet the definition of “household” - An individual or group of individuals that reside within a single family dwelling or within a dwelling unit of a two family dwelling or multi-family dwelling as a single housekeeping organization, where the responsibilities and expenses of maintaining the household are shared among the members.”

- **Define Mixed-Use.** There does not appear to be a mixed-use land use type allowed by right. Explicitly allow mixed-use structures in most commercial and high-density residential districts by right.

Article IV: Nonconformities

Existing residential homes will continue to be the most affordable in the community. Each existing residential unit lost is an affordable unit lost. Therefore, the code should consider all steps necessary to maintain existing homes that are not nuisances and are in good condition.

Additionally, loan financing can be more difficult if a property is labeled nonconforming. Some communities offer a special use approval for nonconforming situations to become “conforming.” This allows unrestricted improvements and helps overcome financing barriers that legal nonconforming status can bring with banks.

- **Nonconforming uses.** There is little flexibility for allowing nonconforming uses to continue. If understood correctly, any nonconforming uses of land with a fair market value of structures over \$10,000 would have to immediately comply with the permitted uses in the current code.
 - Evaluate nonconforming regulations to ensure that compliance requirements focus mostly on properties with records of nuisance or building code violations rather than merely seeking more properties to align with regulations that did not apply at the time of construction.
- **Nonconforming structures and characteristics.**
 - Consider allowing modifications or additions to a residential nonconforming use that adds Universal Design upgrades and internal accessibility improvements.
 - Exempt residential uses in residential zoning districts from the 50% compliance trigger for lot size, setbacks, building size, and parking when damaged. Instead, allow restoration of these damaged structures to the condition at the time of damage if there is no history of nuisance or building code violations.

- **A path to conformity.** Consider allowing a conditional/special use permit procedure to allow a property owner to make a nonconformity conforming.

Article V: Schedule of District Regulations

Districts generally include single-family detached/attached, two-family, and multi-family dwellings (up to 4+ stories in higher-density zones). Accessory dwellings (ADUs) are allowed as special exceptions in some districts (e.g., RSF, RTF) but have occupancy requirements.

- **Organize permitted uses and regulations into tables and charts for easier understanding.**
- **In general, there are opportunities to consolidate districts.** Nearly every step up in housing type comes with its own district. The existing zoning map illustrates this, where neighborhoods with more housing types have many different district “colors” scattered around the map. There are districts with only minor changes in bulk standards that require a rezoning for approval. This lengthens the development process.

RSF – Single-family (summary only for lots served by sewer)

- Remove the lot splitting standards. If a lot meets the district standards, it should be permitted. There is no evidence that smaller lots next to larger lots “may be damaging to the values of adjacent residential properties.”
- Reduce the minimum front setback to at least 20 ft to allow more room in the rear yard for accessory dwellings and better

APPENDIX: ZONING RECOMMENDATIONS

frame the streetscape like more traditional neighborhoods. Twenty feet still allows room for cars to park on a driveway and not obstruct sidewalks. A front setback of 10-15 ft should also be considered.

- Consider allowing accessory dwellings by right with the amendments noted for Article VII below.

RTF - Two-Family Single-Family same standards as RSF

- Lower the minimum lot size and lot width requirements for single-family dwellings rather than match the RSF district. This will allow options in the Town for smaller lot development to support shrinking households and first-time buyers. Consider min. lots of 5,000 sq ft and 45 ft lot widths. Reduce setbacks accordingly to 15-20 ft front and rear.
- Allow accessory dwellings by right with the amendments noted for Article VII below.

R-2 - Two-Family

- This district seems unnecessary and is a district made for allowing two-family dwellings by right, but through a rezoning process. Combine the standards with the RSF district. Over 70% of residential zoned land in the Town is RSF zoning, which is exclusively for single-family dwellings by right. The intent statement claims this is a “transitional district between less dense RSF...” but the net density requirements are the same for sites served by public utilities. Allowing two-family dwellings at the same density can open more housing options for development across the Town.

- Reduce the minimum front setback to at least 20 ft to allow more room in the rear yard for accessory dwellings and better frame the streetscape like more traditional neighborhoods. Twenty feet still allows room for cars to park on a driveway and not obstruct sidewalks. A front setback of 10-15 ft should also be considered.
- Allow accessory dwellings by right with the amendments noted for Article VII below.

R-3 - Attached Single-Family

- Consider allowing more administrative approvals for design standards rather than an extended process through a PUD and the Plan Commission.
- This district is meant for condominium arrangements. Consider not requiring on-site management or owner-occupied status – these will restrict the possible types of townhome arrangements and is dependent on the market for ownership townhomes.
- Reduce the minimum front setback to at least 20 ft to allow more room in the rear yard for accessory dwellings and better frame the streetscape like more traditional neighborhoods. Twenty feet still allows room for cars to park on a driveway and not obstruct sidewalks. A front setback of 10-15 ft should also be considered.
- Allow accessory dwellings by right with the amendments noted for Article VII below.

R-4 - Multi-Family

- The R-4 district has produced apartment complexes on large sites. For a multi-family district, the max density could be increased. Ten units per acre is only slightly higher than the R-3 and RTF districts. Unless permitting small scale multi-family in the R-3 and RTF districts, consider increasing the R-4 max density to 14 units / acre.
- Adjust standards to reduce requirements that create more isolated, large complexes:
- Reduce the min. side yard setback. This is higher than any other district and encourages larger lot sizes and isolated apartment complexes combined with the low max. density requirements.
- Consider reducing the minimum lot size to allow smaller lot multi-family structures and adjust setbacks accordingly. For example, a 4-plex on a 20,000 sq ft lot (~10 unit per acre).
- Remove the required 50 ft distance between buildings. The building code can regulate building placement.

R-5 - High-Density Multi-family

- There are only three R-5 districts mapped in the Town. The intent is for infill and redevelopment areas, but the permitted higher density does not appear to be enough incentive given the min. lot size, setbacks, heights, and requirement for enclosed or underground parking. Consider more flexibility in bulk standards, lower lot sizes, increased heights, and/or increasing the max. density to

APPENDIX: ZONING RECOMMENDATIONS

allow more varied design possibilities for use on redeveloped commercial and infill sites.

- Remove the required 50 ft distance between buildings. The building code can regulate building placement.

RMF - Multi-Family

- The RMF district appears to be the preferred zone for higher density multi-family developments. It's density is limited by building heights and lot coverage permitted by right.
- Allow buildings to be 4.5 stories. The height can already be 45 ft, which is the same as the R-5 district where 4.5 stories is permitted.
- Increase the max. lot coverage to at least match the R-4 district at 40%. A lower max. lot coverage effectively requires large apartment complex development.
- Remove the required 50 ft distance between buildings. The building code can regulate building placement.

C-1 – Neighborhood Commercial; C-2 - Office; CL – Local Commercial

- Allow mixed-uses with residential dwelling units. Reduce min. lot width to calibrate better with a 10,000/12,000 sq ft min. lot area.

PDD – Planned Development

- A PDD seems to be the only avenue to do a mixed-use residential development. If other districts are not amended to allow mixed-use (which is preferred), the PDD process should be accelerated for mixed-uses. A

DISTRICT CONSOLIDATION POSSIBILITIES

| DISTRICT | RURAL | SUBURBAN RES. | GENERAL RES. | URBAN RES. | NEIGHBOR COM. | OTHER COM. |
|---|---|---------------|--------------|---------------|----------------------------------|-------------|
| Current Districts | AED, AGD | RSF, R-2 | RTF, R-3 | R-4, R-5, RMF | C-1 | C-2, CL, CR |
| Uses (P = Permitted; L = Limited, additional compatibility standards like number of units, location on corners/higher volume streets, size, etc. should be required to manage intensity) | | | | | | |
| Single-Unit Detached | P | P | P | P | | |
| Two-Unit/Duplex | | P | P | P | P | |
| Single-Unit Attached/Rowhome | | L < 4 units | L | P | P | |
| Multi-Unit <4 Units | | | P | P | P | P |
| Multi-Unit >4 Units | | | | P | P | P |
| Mixed-Use Com/Res | | | | L | P | P |
| Accessory Dwelling | P | P | P | P | P | P |
| Assisted Living | | L | L | P | P | L |
| Minimum Lot Sizes Per Unit with Compatible Lot Widths, Setback Regulations (square feet per unit) | | | | | | |
| Single-Unit Detached | Only associated with AG. | 7,500 | 5,000 | 4,000 | 4,000 | 4,000 |
| Two-Unit/Duplex | Discourage rural residential subdivision development. | 4,000 | 3,500 | 2,500 | 2,500 | 2,500 |
| Single-Unit Attached/Rowhome | | 4,000 | 3,000 | 1,600 | 1,600 | 1,600 |
| Multi-Unit | | | 2,500 | 2,000 | 2,000 | 2,000 |
| Mixed-Use | | | | | None - Subject to com. lot mins. | |

PDD should also allow residential densities to be over 20 units per acre. If not, there are no opportunities under the existing zoning districts to do residential development over 20 units per acre.

Article VI: Supplementary District Regulations

Lots and Yards

- Allow encroachments into required rear yards for balconies, fire escapes, etc. for more flexible site design and efficiency.

Landscape and Screening Standards

- Ensure that buffer yards between residential districts allow breaks for trails and pedestrian paths to create integrated neighborhood connections.
- Reduce the size requirement of shade trees at planting to 2-inch caliper or lower. This reduces costs for development and is healthier for the tree to establish itself.

Article VII: Special Provisions

Accessory Dwellings

- Remove the requirement that occupants must be related to the owner-occupant. This is hard to prove and preventative for more owners to add accessory dwellings.
- Allow accessory dwellings to be in a separate structure on the property. It appears they are only allowed within a single-family dwelling structure. This is really no different than having a relative stay in an extra bedroom with access to a separate bathroom and kitchen, which does not need approval as an accessory dwelling.

Planned Unit Development (PUD)

- It does not seem necessary to have the PDD District and the Planned Unit Development process.
- Review past modifications and exceptions granted in PDD Districts and PUD applications. If more than four or five similar exceptions have been granted, consider making the exception allowed by right in the underlying district. A common request may indicate an underlying deficiency in the code. It may be easier to allow the common requests by right rather than require a more extended procedure for the same result.

Cluster Subdivision

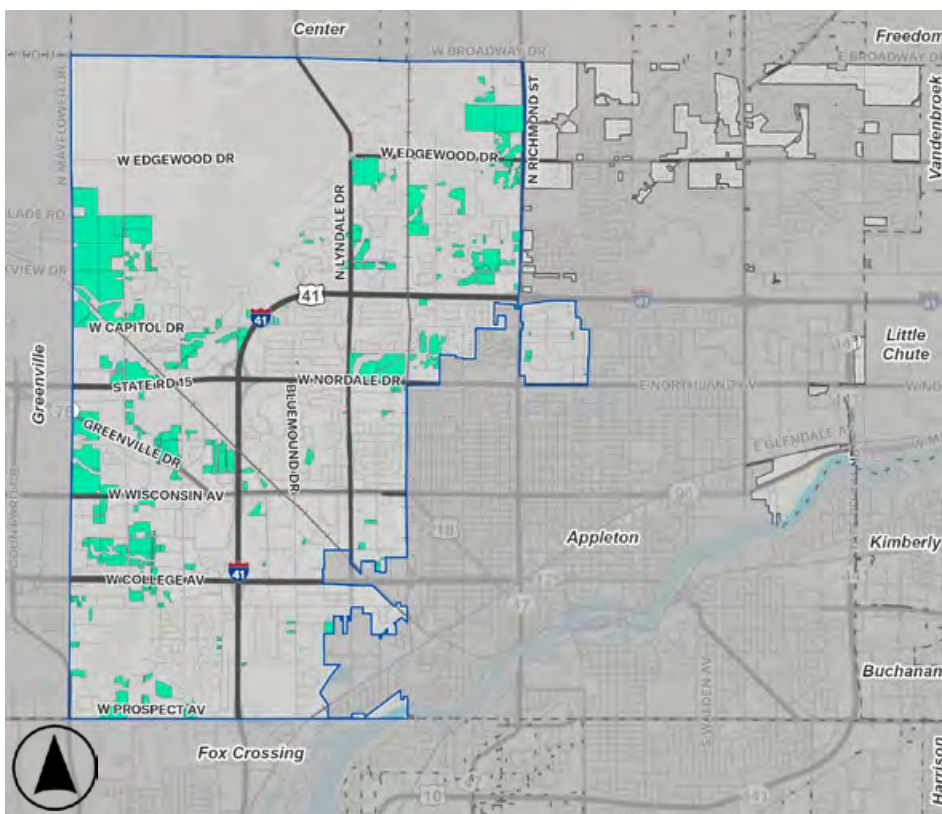
- Increase the allowed density from 8 units per acre (5,445 avg sq ft lot size) to 10 units per acre (4,356 avg sq ft lot size) to make it more appealing for clustering and conserving natural areas.

Article VIII: Administration and Enforcement

- Administratively approve accessory dwellings and site plans for residential projects under 10 units.
- Continue allowing multi-family in RMF/R-5 zones near transit/commercial edges with any zoning amendment.

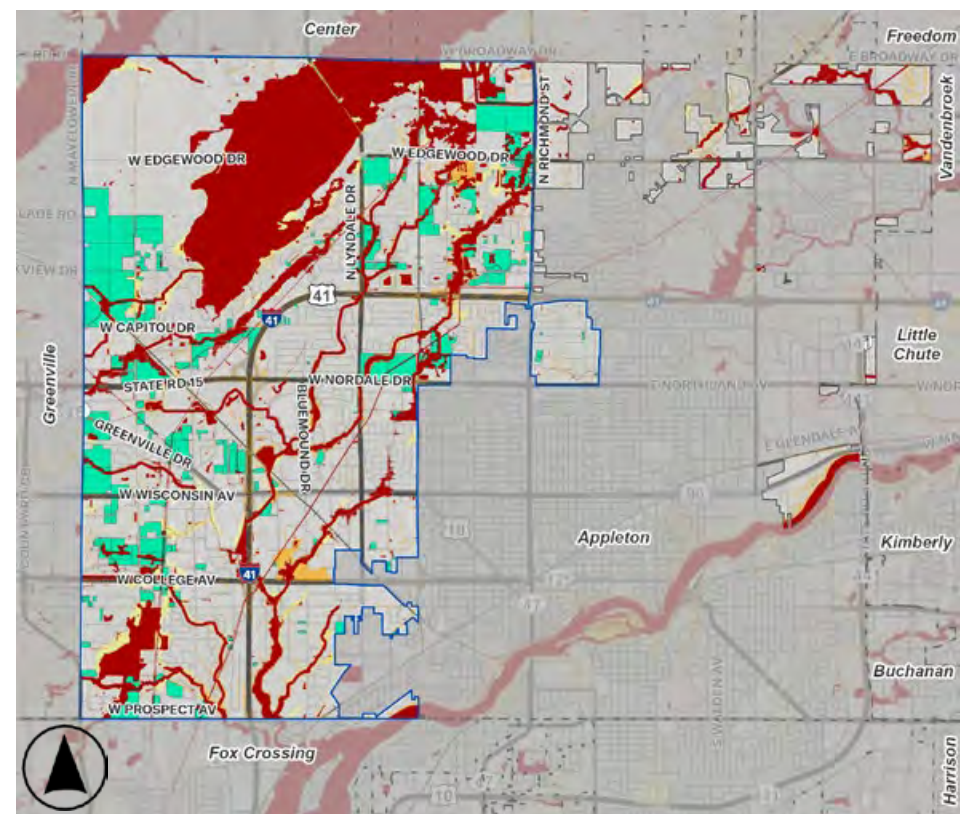
APPENDIX: MAP ATLAS

FIGURE A.1: DEVELOPABLE LAND



Source: Outagamie County Assessor, 2024; RDG Planning & Design

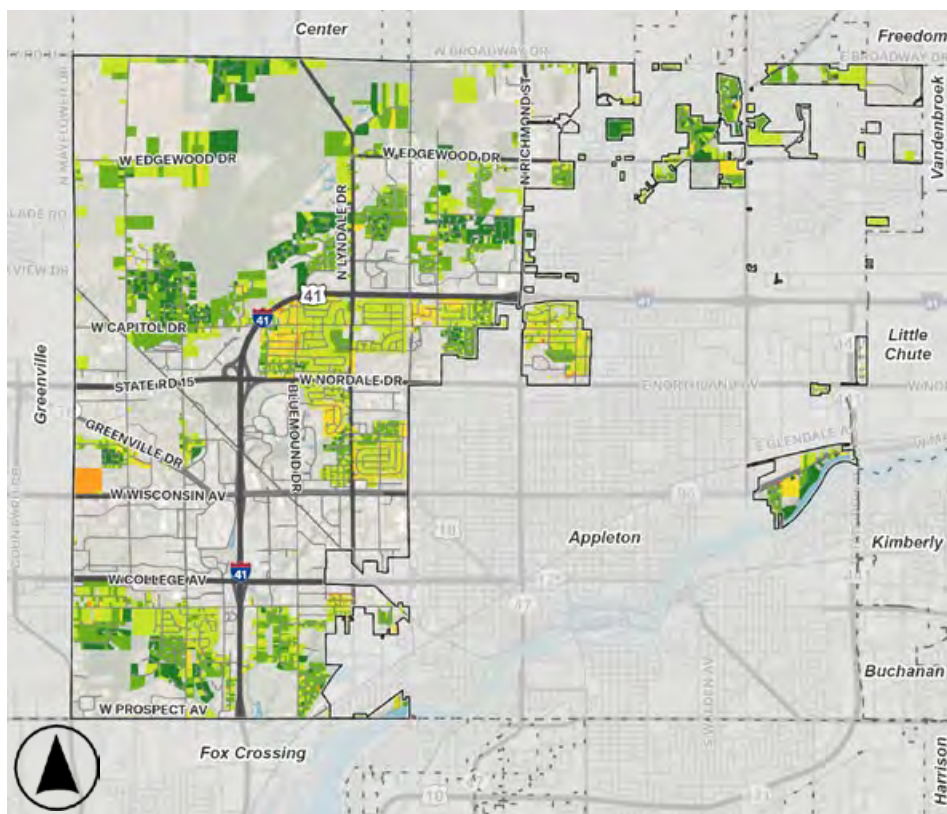
FIGURE A.2: ENVIRONMENTAL CONSTRAINTS



Source: Outagamie County Assessor, 2024; RDG Planning & Design

APPENDIX: MAP ATLAS

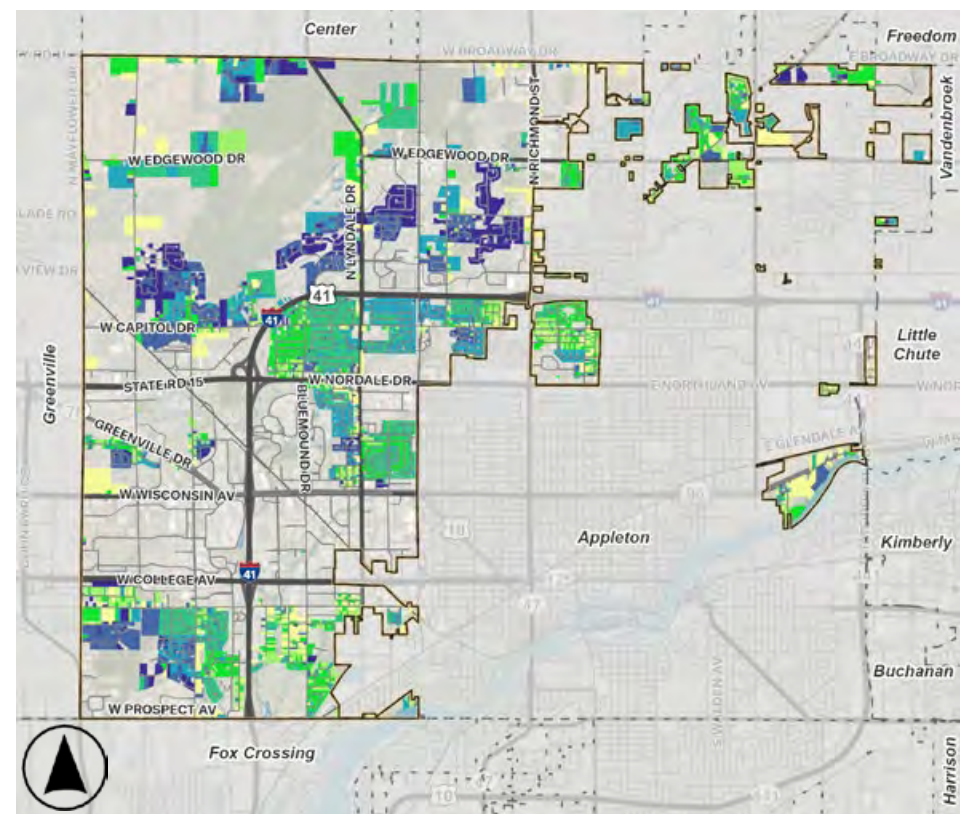
FIGURE A.3: HOUSING CONDITIONS, 2024



Source: Outagamie County Assessor, 2024; RDG Planning & Design



FIGURE A.4: HOUSING YEAR BUILT, 2024

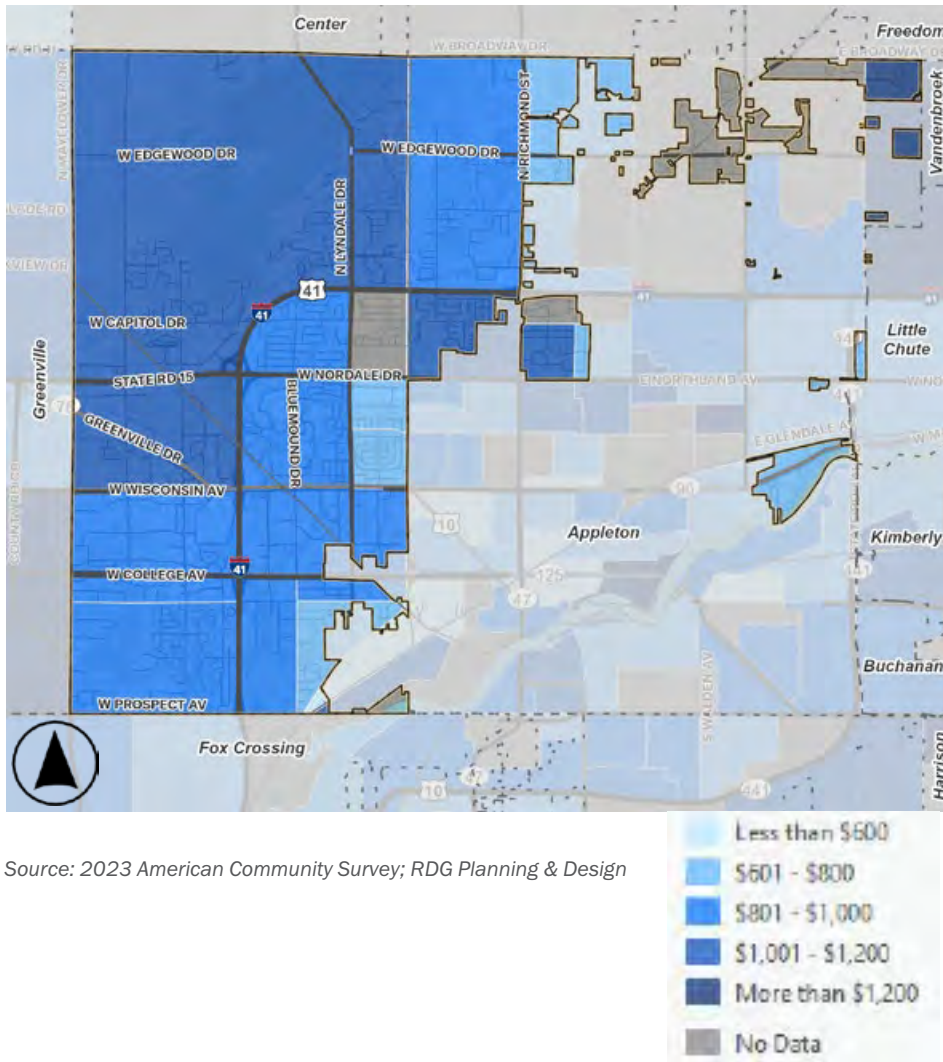


Source: Outagamie County Assessor, 2024; RDG Planning & Design



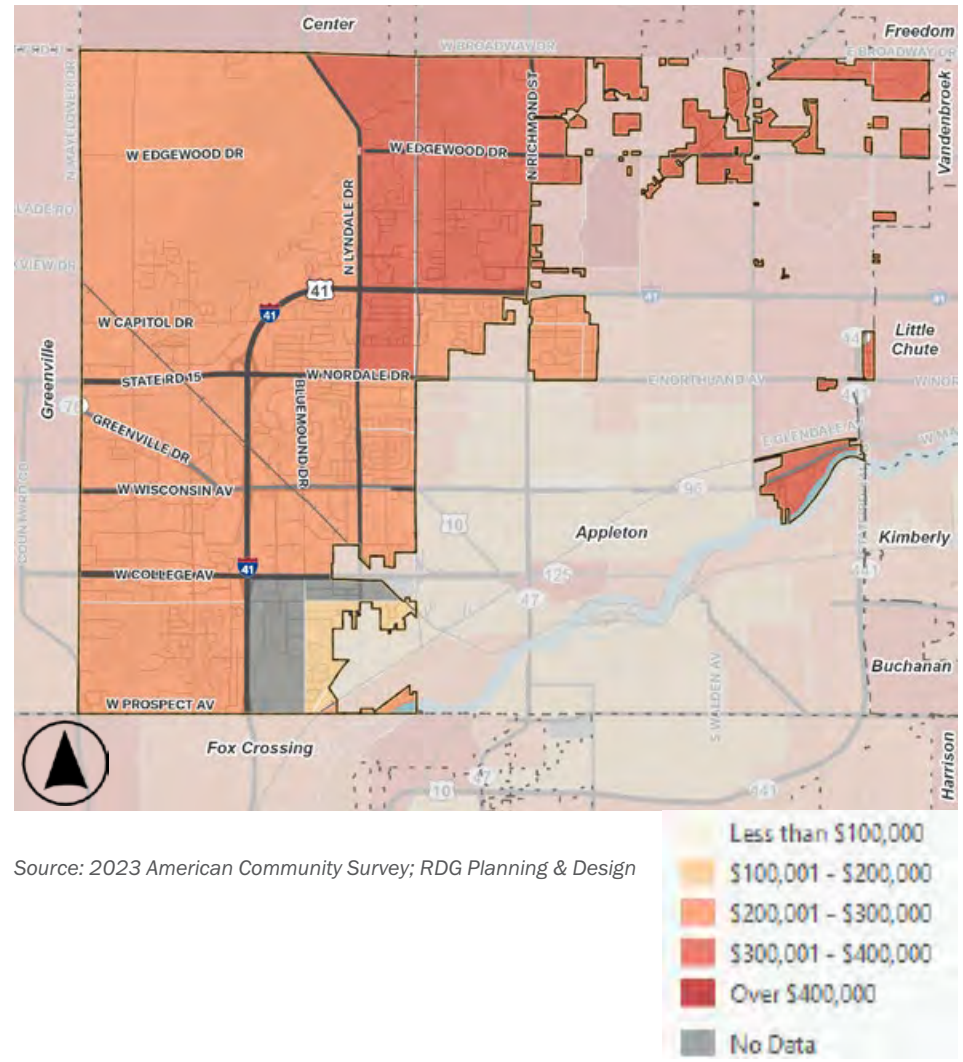
APPENDIX: MAP ATLAS

MAP A.5: MEDIAN CONTRACT RENT BY CENSUS BLOCK GROUP, 2023



Source: 2023 American Community Survey; RDG Planning & Design

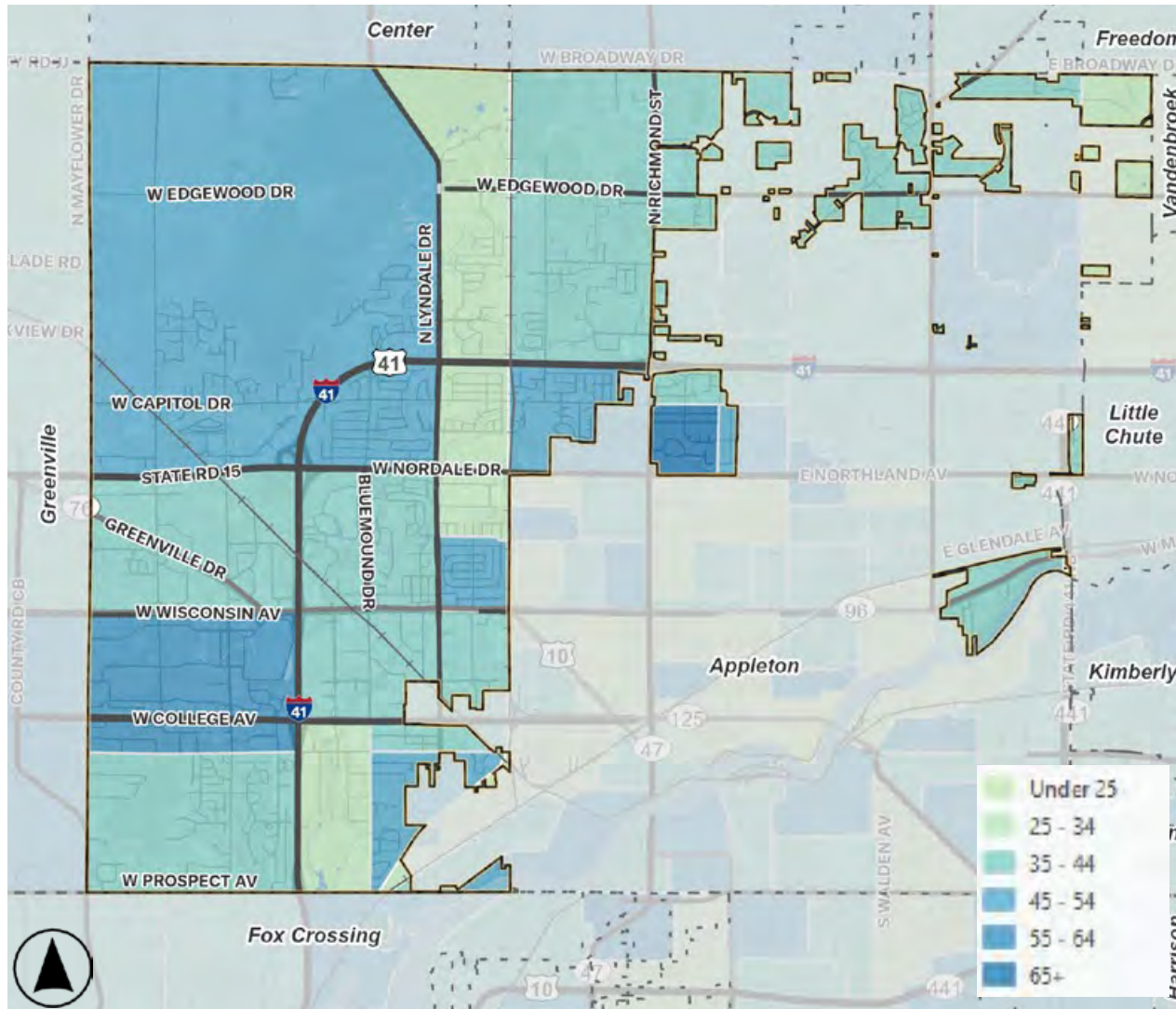
MAP A.6: MEDIAN HOME VALUE BY CENSUS BLOCK GROUP, 2023



Source: 2023 American Community Survey; RDG Planning & Design

APPENDIX: MAP ATLAS

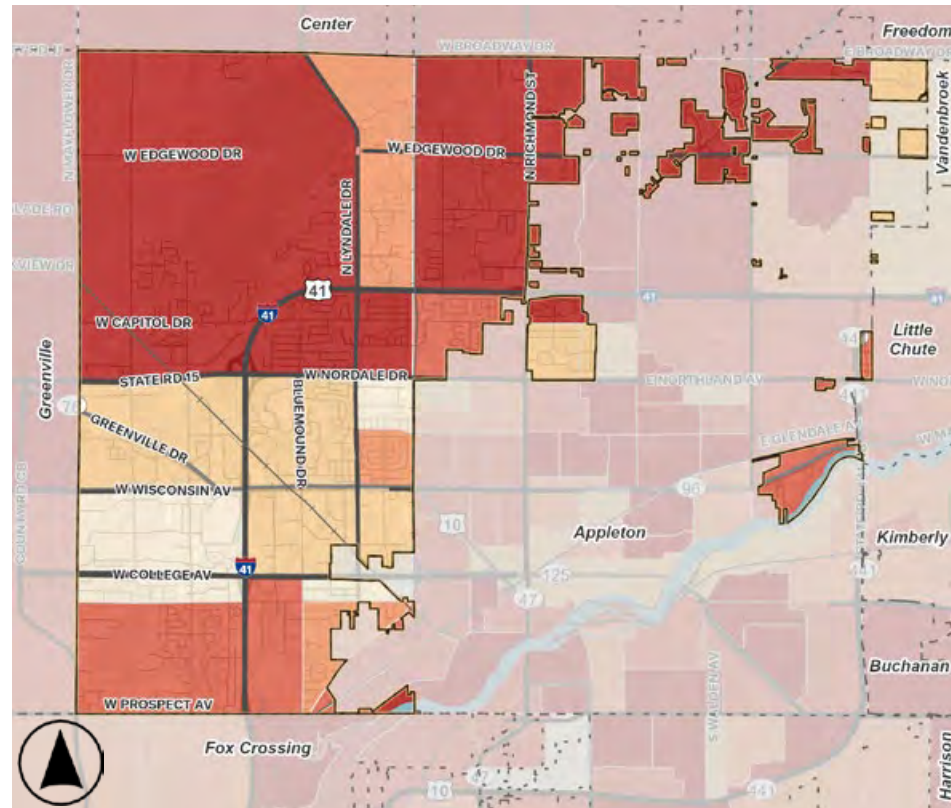
MAP A.7: MEDIAN AGE BY CENSUS BLOCK GROUP, 2023



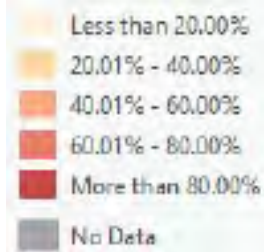
Source: 2023 American Community Survey (5-Year Estimates); RDG Planning & Design

APPENDIX: MAP ATLAS

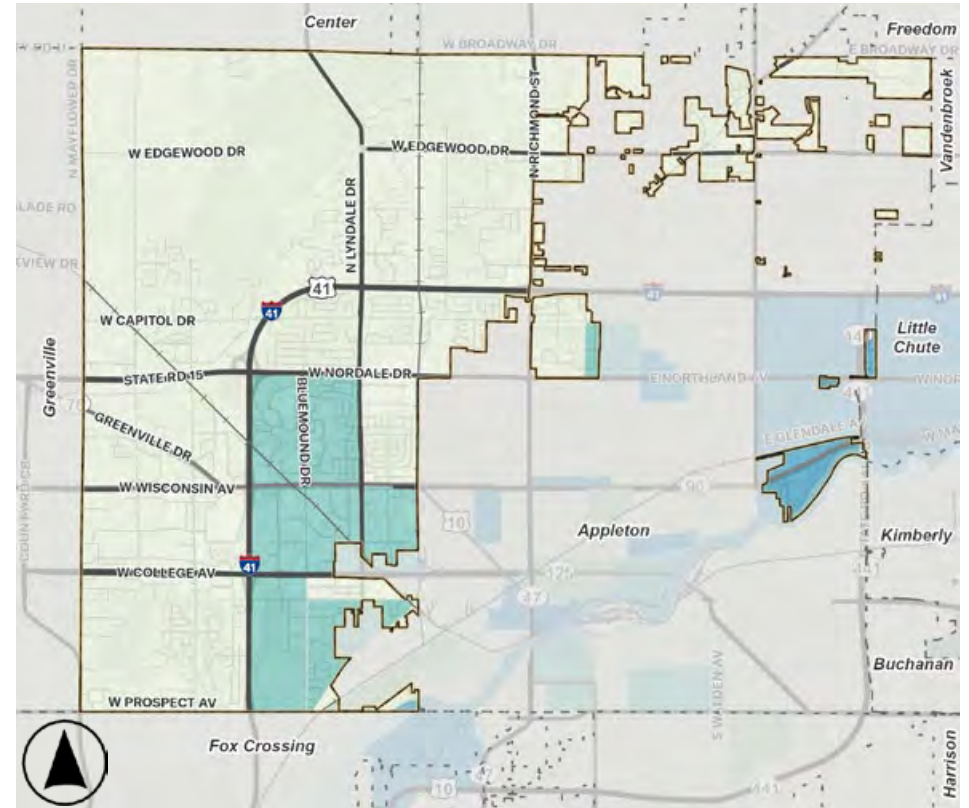
MAP A.8: PERCENT OWNER OCCUPIED UNITS BY CENSUS BLOCK GROUP, 2023



Source: 2023 American Community Survey; RDG Planning & Design



MAP A.9: PERCENT OF VACANT HOMES FOR SALE OR RENT BY CENSUS BLOCK GROUP, 2023



Source: 2023 American Community Survey; RDG Planning & Design



APPENDIX: COMMUNITY INSIGHTS

A major aspect of any housing study is stakeholder engagement. Only by listening to stakeholders are community leaders able to fully understand recent changes in the housing market, impacts on those in need, and potential changes in policies and programs at all levels of government.

The housing study process included a range of conversations starting in the summer of 2025 and continuing throughout the process using multiple means and methods. Residents were invited to give input at in-person meetings and through online surveys, seeking many diverse voices. The planning team listened to input from groups representing all segments of Grand Chute.

The following pages highlights and details these events and activities.

Housing Surveys

A community-wide housing survey was distributed to broaden the reach of understanding housing needs and preferences in the community.

A second survey was distributed to landlords and property managers in Grand Chute. This survey was to help understand intricacies in the housing market that cannot be found in quantitative data.

A third survey was distributed to Grand Chute's employers. This survey gathered information on the wants and needs working people have for housing options.

Together, all three surveys helped the planning team understand Grand Chute and its residents on a more local level.

APPENDIX: COMMUNITY INSIGHTS

COMMUNITY SURVEY

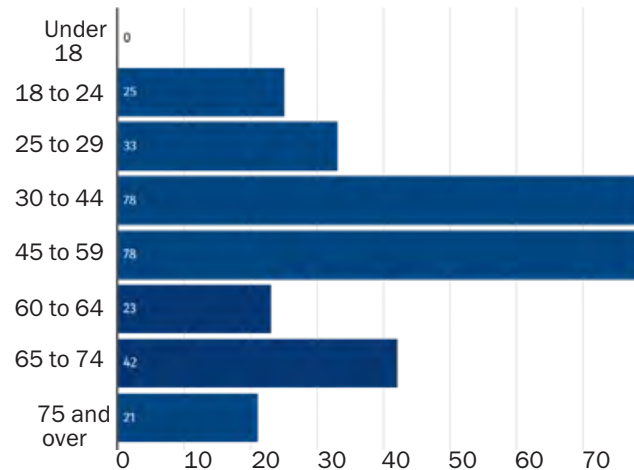
The community survey opened in July 2025 and closed at the end of August. The survey was available online, and advertised numerous ways including the town website, social media, and fliers. The survey received 358 responses. Of those responses, 77.9% were Grand Chute residents, and 22.1% lived outside of Grand Chute limits.

The demographic patterns of respondents helps understand how their perceptions change depending on the situations these householders face. A comparison with reported Census data shows whether respondents are representative of the broader community.

Age of Respondents

Many respondents of the survey are in their family forming years, established years, or are empty nesters. Proportionally, this is a good representation of those heading households as reported by the Census.

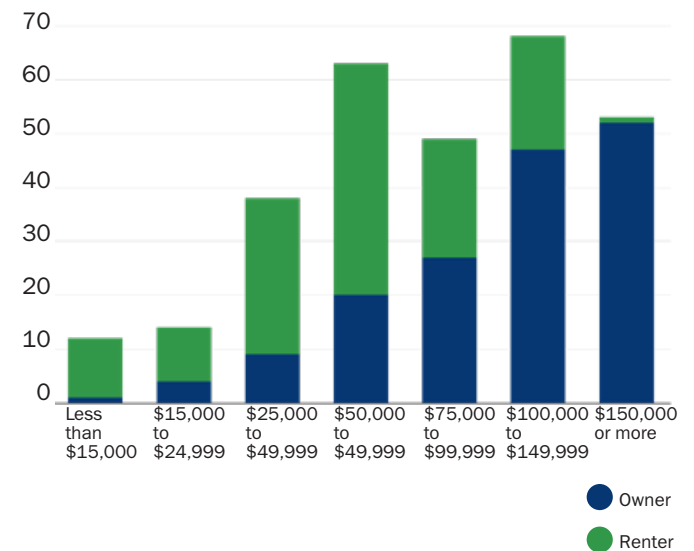
What is your age?



Household Incomes

The estimated median household income in Grand Chute is \$78,632. However, the community survey had a large proportion of respondents earning over this amount. Household incomes were reported even higher for owner-occupied households, while the largest percentage of renter households reported a household income less than \$50,000.

What is your annual household income?

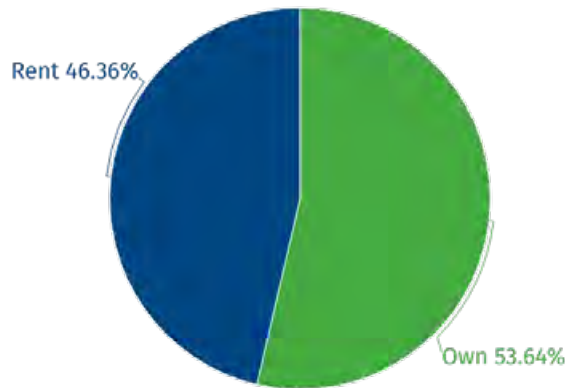


APPENDIX: COMMUNITY INSIGHTS

Owner and Renter Occupancy

A slightly higher percentage of respondents own their homes than Grand Chute's overall population. 53.6% of respondents own their homes vs. 50.2% of the general population as reported by the Census.

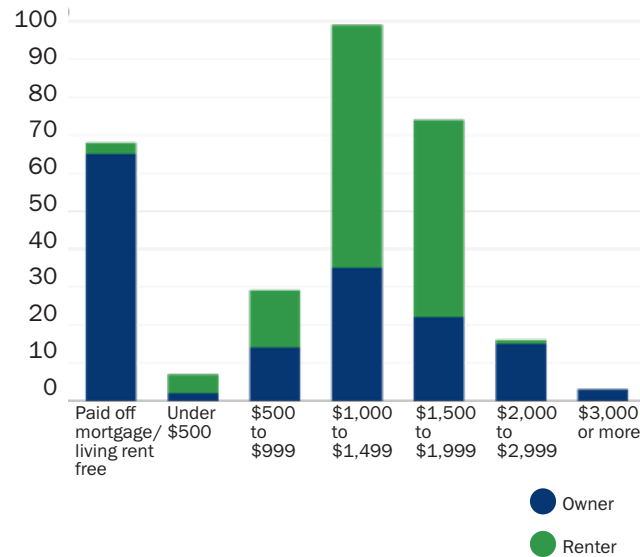
Do you own or rent your home?



Cost of Housing

Over 30% of survey respondents are paying \$1,500 monthly or more on their rent or mortgage. When comparing to the median income of \$50,000 reported by renter survey respondents, many renter respondents are cost-burdened.

What is the cost of your monthly rent or mortgage?



Housing Needs

Survey respondents were asked what is most important to them when looking for housing. Out of the dozen options, respondents selected their top three. The top five most common selected were:

- Cost I can afford (68.8%)
- Like the neighborhood (53.9%)
- Close to services/shopping (28.9%)
- Number of bedrooms (23.2%)
- Access to parks and trails (21.7%)

Housing Concerns

Survey respondents were asked to share their largest housing concerns they have in Grand Chute. Out of the dozen options, respondents selected their top three. The top five most common selected were:

- Cost of rent or mortgage (66.4%)
- Available choices (35.1%)
- Cost of insurance or taxes (30.6%)
- Safety (21.0%)
- Landlord property upkeep (16.8%)

APPENDIX: COMMUNITY INSIGHTS

Needed Product Types

Respondents were asked how successful certain product types might be if they were available in Grand Chute. Almost every housing type was seen as needed, with most respondents expressing interest in every option provided. This is a good sign and potentially an understanding that a healthy housing market needs to be as diverse as its residents.

Do you think this type of housing would be successful in Grand Chute?



Small, two- or three-bedroom house:
88.0% approval



Mid-size, three-bedroom house:
86.5% approval



Townhouse or duplex:
76.0% approval



Independent senior living:
68.1% approval



Apartment:
64.5% approval



Commercial/residential mixed-use:
53.7% approval



Accessory dwelling unit:
52.2% approval



Large house with four or more bedrooms:
52.2% approval



Small multi-family, tri- or quad-plex:
47.0% approval



Row housing:
46.8% approval

APPENDIX: COMMUNITY INSIGHTS

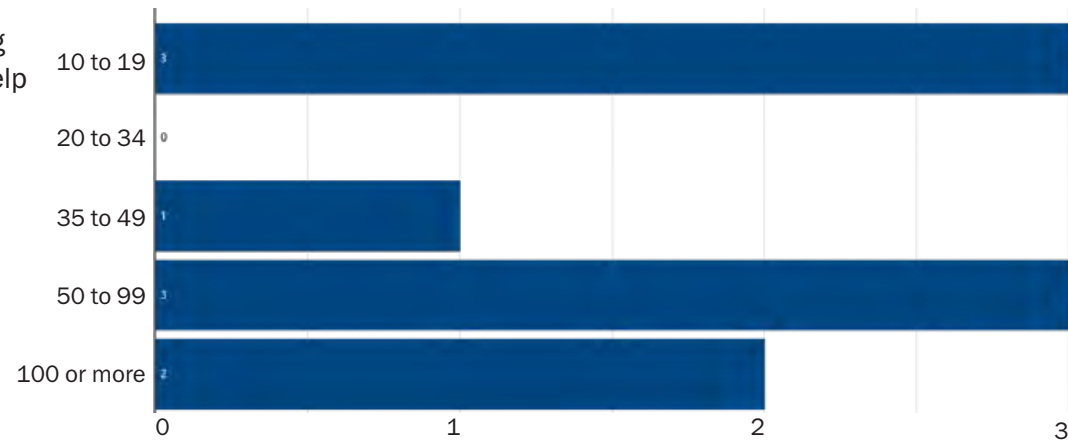
LANDLORD AND PROPERTY MANAGER SURVEY

The landlord and property manager survey opened in August 2025 and closed in October. The survey was available online, and sent to landlords and property managers that own/manage property in Grand Chute. The survey received nine responses, representing approximately 1,000 units. The responses help understand vacancies and housing prices in Grand Chute.

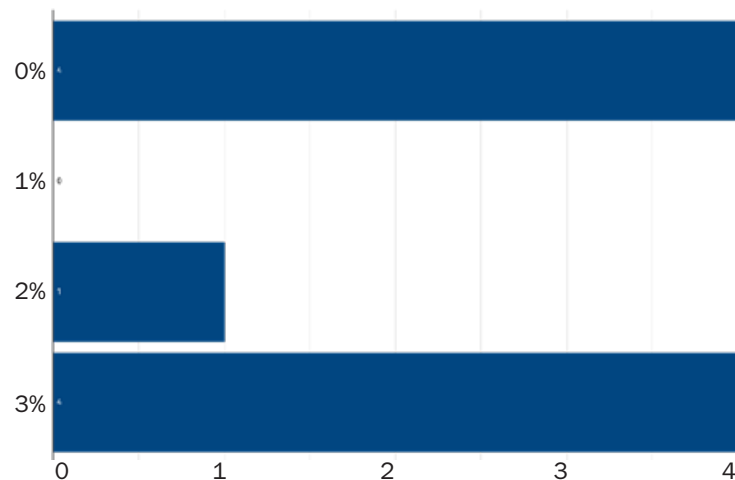
Number of Units and Vacancy

All respondents to the survey own or manage at least ten units, some more than 100. Out of the estimated 1,000 total units, most respondents shared they had 3% vacancy or less.

How many units do you own or manage in Grand Chute?



Of the units you own or manage, what is your current vacancy rate?

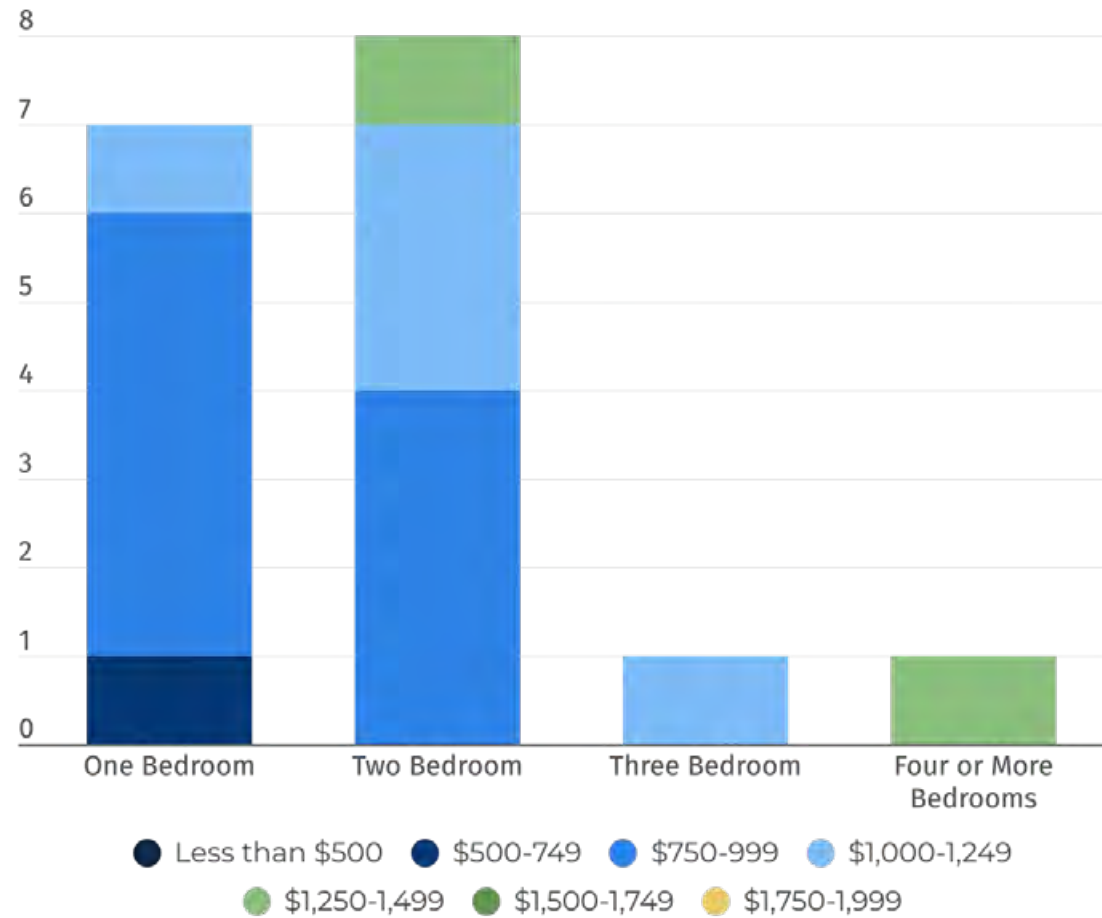


APPENDIX: COMMUNITY INSIGHTS

Monthly Rent in Apartment Structures

Monthly rents in apartment structures range from \$500-\$749 to \$1,250-\$1,499. The most common price for a one or two bedroom was \$750-\$999 and the most common price for a three bedroom was \$1,000-\$1,249.

What are the approximate monthly rent ranges for your apartment units (3 or more units per structure)?

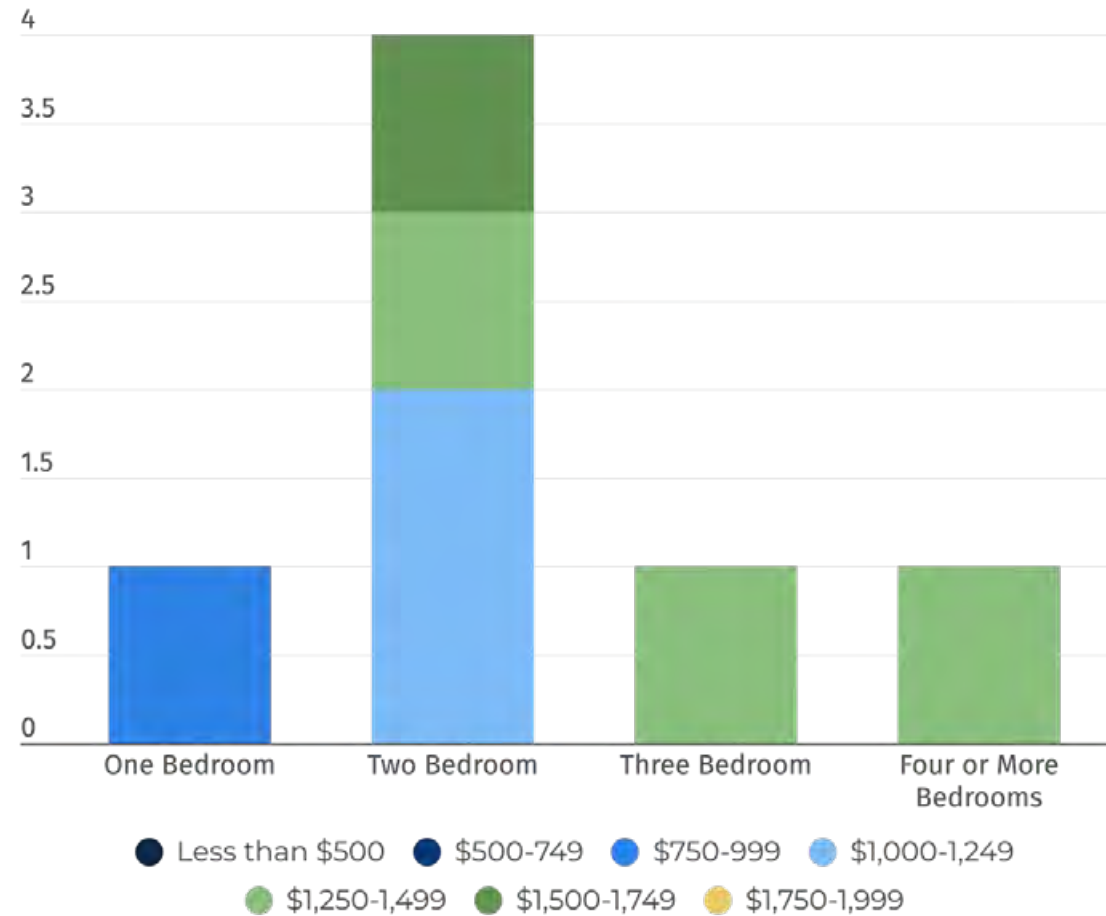


APPENDIX: COMMUNITY INSIGHTS

Monthly Rent in Duplexes/Townhomes/ Single-Family Structures

Monthly rents in apartment structures range from \$750-\$999 to \$1,500-\$1,749. The most common price for a two bedroom was \$1,000-\$1,249 and the most common price for a three or four bedroom was \$1,250-\$1,499.

What are the approximate monthly rent ranges for your duplexes, townhomes, or single-family units?

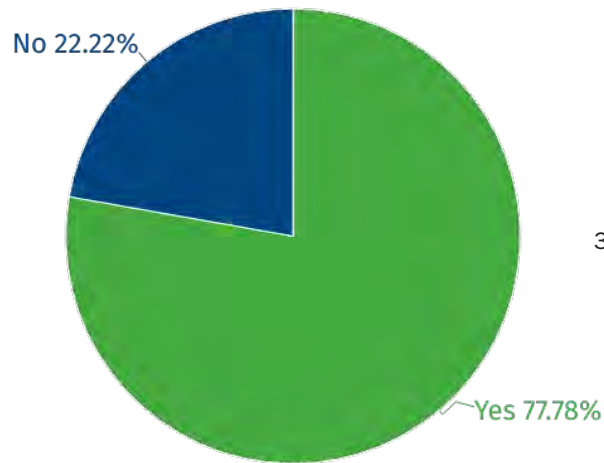


APPENDIX: COMMUNITY INSIGHTS

Raising Rents

Of all respondents, 77.8% have raised rents in the last 12 months. Reasons ranged from increases in market value, increases in taxes and/or insurance, or increases in utility costs.

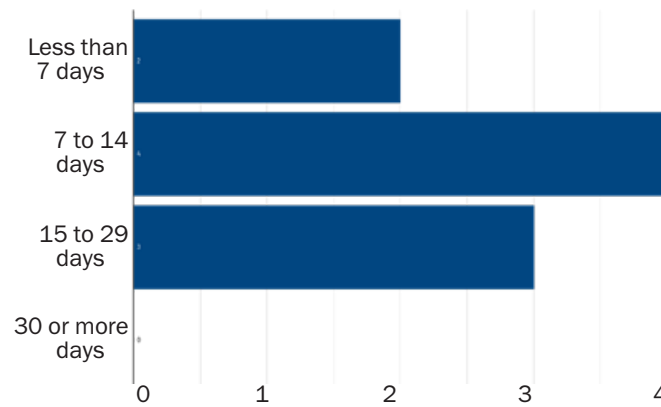
Have you raised rents in the last 12 months?



Vacancy

Responses to how long it takes to fill a vacant unit ranged from less than a week to 29 days. The most common response was 7 to 14 days.

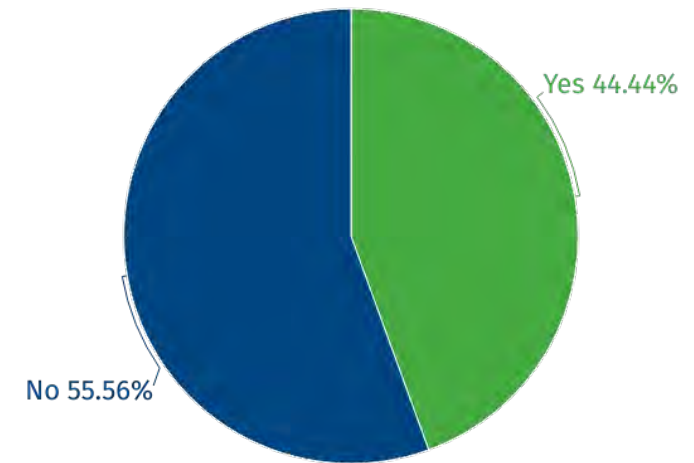
How long does it take to find a new renter for a unit?



Housing Vouchers

Almost half (44.4%) of respondents accept Section 8 vouchers.

Do you accept housing vouchers such as Section 8?



APPENDIX: COMMUNITY INSIGHTS

Listening Sessions

A series of discussions with community stakeholders, including Realtors, builders, developers, town staff, county staff, Town Board members, employers, young professionals, landlords and property managers, State representatives and service providers offered the most direct and beneficial insight into housing conditions in Grand Chute.

The assets, issues, and opportunity themes in the housing study reflect these conversations held in the summer and fall of 2025. The conversations with stakeholders match the quantifiable data in the Census, MLS listings, and local data. However, a few new themes from the conversations are not so easily displayed in measurable data.

THEME: HOUSING DIVERSITY

There are few options in Grand Chute for those looking for something other than a traditional rental unit in a multi-unit structure. Single-unit detached homes are available, but rarely last long on the market even at high price points with high demand. There are few innovative infill products that blend into neighborhoods or low-maintenance units that appeal to retirees or empty nesters. Accessible units that meet the needs of the community's aging population and individuals with disabilities are also lacking.

THEME: NEW CONSTRUCTION

Construction of new units in Grand Chute struggle to keep pace with population growth in the area. While most participants acknowledged the time and cost needed to develop land with the necessary infrastructure, they also realized that a healthy housing market needs new homes across the housing spectrum in Grand Chute including all types, sizes, and price points.

THEME: LIMITED OWNERSHIP OPTIONS

Grand Chute is unique in its ratio of owner-occupied units to renter-occupied units. Nationally, 65.1% of all units are owner-occupied. In Grand Chute, that number is 50.2%. Participants in the listening sessions shared that there are many residents in Grand Chute that would like to be homeowners, but the availability of units within the community is not there to support the demand, so many residents continue to rent or move to other communities.

THEME: COMMERCIAL CORRIDOR FUTURES

Many expressed that a feature of growth should involve growing up through reuse of older commercial corridors and centers. The ability to provide mixed-uses near and within existing commercial centers diversifies Town revenue sources, offers new housing types, and can liven struggling areas in the center and south parts of the Town.