



2023 CITY OF GREENFIELD HOUSING AFFORDABILITY REPORT

UPDATED JANUARY 2024

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Section 1: Report Background and Introduction

Per Wis. Stat. §66.10013, the City of Greenfield has developed a Housing Affordability Report that responds directly to all statutorily required elements. The creation of this report is the effort of City staff, based on the template created for the 2019 City of Greenfield Housing Affordability Report by their consultant, Vandewalle & Associates. Data listed is from January 2017 through December 2023 and was compiled by City staff. All projects listed are those approved as of December 2023, not necessarily completed or constructed at that time. All residential development processes and fees derive from the [City of Greenfield Municipal Ordinance](#) Chapters 3 and 21.

Section 2: Approved Dwelling Units by Development Process

Year	Subdivision Plats		Certified Survey Maps		Condominium Plats		Building Permits	
	Number	Units	Number	Units	Number	Units	Number	Units
2023	1	9	1	3	0	0	6	9
2022	1	9	1	1	1	16	4	206
2021	0	0	0	0	1	2	8	10
2020	0	0	3	4	0	0	3	3
2019	0	0	0	0	0	0	7	34
2018	0	0	2	3	0	0	15	21
2017	0	0	4	5	0	0	33	395

Source: City of Greenfield

Below is a list of projects that are currently underway or anticipated to be underway in 2024. These projects are not included in the figures listed above.

- 69 units of multi-family housing at Loomis Crossing

Section 3: Location of Available Residential Opportunities

In the City of Greenfield, there are 160 vacant parcels that are currently zoned for residential development. Each one of these parcels is zoned one of the following: R-1, R-2, R-2A, R-3, R-3a, R-4S, R-4B, MFR-1, MFR-2, or MFR-3. See Appendix A for the full list of each parcel identified.

In the City of Greenfield, there are 55 vacant parcels that may be suitable for residential development, but are not currently zoned for residential development. Each one of these parcels is zoned one of the following: PUD, C-1, C-2, C-3, C-4, C-5, O, BP, M-1, or I. See Appendix A for the full list of each parcel identified. The zoning requirements for the following zoning districts can be found in Sections [21.04.0300](#) and [21.04.0600](#) of the City of Greenfield Zoning Ordinance.

Redevelopment opportunities that could accommodate housing units are defined as those parcels that are currently vacant but would require a rezoning for future residential development (above) or areas and corridors that were identified through the City of Greenfield Comprehensive Plan and City of Greenfield Opportunity Analysis. The individual parcels identified represent specific sites where known redevelopment is

likely to occur over the next 5 to 10 years. The more general corridors identified represent areas where redevelopment is likely to occur in the long-term, but it is premature to identify every individual redevelopment site at this time. Redevelopment corridors include: STH 100, West Layton Avenue, 76th Street, 27th Street, West Loomis Road, and Edgerton Avenue.

To note, because the City of Greenfield does not have any new “greenfield” development opportunities, all infill and redevelopment on parcels listed in Appendix A have adequate available services and public facilities. In nearly all cases, infrastructure is already present on-site or within the adjacent right-of-way.

Section 4: Residential Development Regulations and Process Summary

Below are Greenfield’s common residential development types, the processes associated with each, and an approximate cost of the given process. Generally, the City’s single-family oriented Zoning Districts include the R-1, R-2, R-2A, R-3, and R-3A districts that range from a minimum lot size of 7,200 sf to 15,000 sf. Two-family development is oriented towards the R4-4, R-4A, and R-4B districts that also range from 7,200 sf - 15,000 sf. Multi-Family Zoning Districts include MFR-1, MFR-2, and MFR-3 with options for 3-6 unit and 7+ unit structures. High-density and mixed-use options almost entirely rely on a customized Planned Unit Development (PUD) process. Much of the new residential development in Greenfield will be developed through the PUD process because of the pattern of existing development within the City and the need for retrofitting and redevelopment in many instances.

Overall, the City’s development regulations, zoning districts, and modern design, engineering, utility, building, and subdivision requirements are very comparable to that of other communities in Milwaukee County and throughout the State. The provisions and standards are utilized to protect property values, promote high-quality structures with sustained longevity, and protect the health, safety, and welfare of the City’s residents, visitors, and businesses. Although permitted by Wis. Stat. 66.0617, the City of Greenfield does not choose to charge impact fees of any kind.

For further information and links to the City’s development processes, see Appendix B.

Disclaimer: The approximate cost of each process listed below is based on several basic assumptions and the calculation of the given processes. It does not represent the final cost of completing the process, it is intended to be used as a guide. Each situation is unique and will inevitably have variations in the costs associated with it.

Process of Constructing a Single-Family Detached Dwelling	
Scenario 1 – Permitted Use	Approximate Cost of The Total Process**
1. Permitted Use: Site in the R-1, R-2, R-2A, R-3, R-3A, R-4, R-4B, MFR-1, MFR-2, MFR-3, or PUD Zoning District (a) If the site is an approved subdivision or platted parcel I. Then, building permits required (b) If the site is not an approved subdivision or platted parcel (one of the following applies): I. Certified Survey Map (CSM)* 1. Zoning Permit (for MFR-1, MFR-2, and MFR-3) a. Building Permits II. Subdivision plat* (one of the following applies): 1. Zoning Permit (for MFR-1, MFR-2, and MFR-3) a. Building Permits 2. Special Use Permit* (See Section 21.04.0702A.) a. Building Permits III. Planned Unit Development (PUD)* 1. PUD Process See Section 21.08.0208 a. Zoning Permit ▪ Building Permits	 Process 1.(a)I.= minimum of \$2,700 Process 1.(b)I.= minimum of \$3,325 Process 1.(b)II.1.= minimum of \$3,925 Process 1.(b)II.2.= minimum of \$4,675 Process 1.(b)III.= minimum of \$4,575
Scenario 2 – Zoning Map Amendment (Rezoning)	
2. Zoning Map Amendment Required: Site in the C-1, C-2, C-3, C-4, C-5, O, BP, M-1, I, or PR Zoning Districts (a) Zoning Map Amendment* Process See Section 21.08.0112 (possible Comprehensive Plan Amendment Process See Wis. Stat. 66.1001(4)) I. If the site is an approved subdivision or platted parcel 1. Then, building permits required II. If the site is not an approved subdivision or platted parcel (one of the following applies): 1. Certified Survey Map (CSM)* a. Zoning Permit (for MFR-1, MFR-2, and MFR-3) ▪ Building Permits 2. Subdivision plat* (one of the following applies): a. Zoning Permit (for MFR-1, MFR-2, and MFR-3) ▪ Building Permits b. Special Use Permit* (See Section 21.04.0702A.) ▪ Building Permits	 Process 2.(a)I.= minimum of \$3,350 Process 2.(a)II.1.= minimum of \$3,975 Process 2.(a)II.2.a.= minimum of \$4,575 Process 2.(a)II.2.b.= minimum of \$5,325

3. Planned Unit Development (PUD)* a. PUD Process See Section 21.08.0208 <ul style="list-style-type: none"> ▪ Zoning Permit <ul style="list-style-type: none"> • Building Permits 	Process 2.(a)II.3.= minimum of \$5,225
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**Requires a Public Hearing*

***The approximate cost of each process is based on several basic assumptions and the calculation of the given processes. In this example, it was assumed that there is a 1,200-sf single-family home being constructed. It does not represent the final cost of completing the process, it is intended to be used as a guide.*

In Scenario 1-Process 1.(a)I. the minimum was calculated using the following:

- \$100 = Certificate of Compliance
- \$60 = Min. Building Permit
- \$380 = 1,200 sf home at 0.32/sf Building Permit
- \$220 = Plan Examination
- \$1,806 = Park Land Dedication Fee
- \$108 = 1,200 sf home at 0.09/sf Electrical Permit
- \$60 = Min. Plumbing Fee

Disclaimer: The approximate cost of each process listed below is based on several basic assumptions and the calculation of the given processes. It does not represent the final cost of completing the process, it is intended to be used as a guide. Each situation is unique and will inevitably have variations in the costs associated with it.

Process of Constructing a Two-Family Dwelling	
Scenario 1 – Permitted Use	Approximate Cost of The Total Process**
1. Permitted Use: Site in the R-4, R-4A, R-4B, MFR-1, MFR-3, or PUD Zoning District (a) If the site is an approved subdivision or platted parcel I. Then, building permits required (b) If the site is not an approved subdivision or platted parcel (one of the following applies): I. Certified Survey Map (CSM)* 1. Zoning Permit (for MFR-1, MFR-2, and MFR-3) a. Building Permit II. Subdivision plat* (one of the following applies): 1. Zoning Permit (for MFR-1, MFR-2, and MFR-3) a. Building Permit 2. Special Use Permit* (See Section 21.04.0702A.) a. Building Permit III. Planned Unit Development (PUD)* 1. PUD Process See Section 21.08.0208 a. Zoning Permit ▪ Building Permit	 Process 1.(a)I.= minimum of \$4,870 Process 1.(b)I.= minimum of \$5,495 Process 1.(b)II.1.= minimum of 6,095 Process 1.(b)II.2.= minimum of \$6,845 Process 1.(b)III.= minimum of \$6,745
Scenario 2 – Zoning Map Amendment (Rezoning)	
2. Zoning Map Amendment Required: Site in the R-1, R-2, R-2A, R-3, C-1, C-2, C-3, C-4, C-5, O, BP, M-1, I, or PR Zoning Districts (a) Zoning Map Amendment* Process See Section 21.08.0112 (possible Comprehensive Plan Amendment Process See Wis. Stat. 66.1001(4)) I. If the site is an approved subdivision or platted parcel 1. Then, building permits required II. If the site is not an approved subdivision or platted parcel (one of the following applies): 1. Certified Survey Map (CSM)* a. Zoning Permit (for MFR-1, MFR-2, and MFR-3) ▪ Building Permit 2. Subdivision plat* (one of the following applies): a. Zoning Permit (for MFR-1, MFR-2, and MFR-3) ▪ Building Permit b. Special Use Permit* (See Section 21.04.0702A.) ▪ Building Permit	 Process 2.(a)I.= minimum of \$5,500 Process 2.(a)II.1.= minimum of \$6,125 Process 2.(a)II.2.a.= minimum of \$6,725 Process 2.(a)II.2.b.= minimum of \$7,475

3. Planned Unit Development (PUD)* a. PUD Process See Section 21.08.0208 <ul style="list-style-type: none"> ▪ Zoning Permit <ul style="list-style-type: none"> • Building Permit 	Process 2.(a)II.3.= minimum of \$7,375
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**Requires a Public Hearing*

***The approximate cost of each process is based on several basic assumptions and the calculation of the given processes. In this example, it was assumed that there is a 1,200-sf two-family home being constructed. It does not represent the final cost of completing the process, it is intended to be used as a guide. In Scenario 1-Process 1.(a)I. the minimum was calculated using the following:*

- \$100 = Certificate of Compliance
- \$60 = Min. Building Permit
- \$640 = 2,000 sf home at 0.32/sf Building Permit
- \$220 = Plan Examination
- \$3,612 = Park Land Dedication Fee
- \$180 = 2,000 sf home at 0.09/sf Electrical Permit
- \$60 = Min. Plumbing Fee

Disclaimer: The approximate cost of each process listed below is based on several basic assumptions and the calculation of the given processes. It does not represent the final cost of completing the process, it is intended to be used as a guide. Each situation is unique and will inevitably have variations in the costs associated with it.

Process of Constructing a Multi-Family Dwelling (3-6 Units)	
Scenario 1 – Permitted Use	Approximate Cost of The Total Process**
1. Permitted Use: Site in the MFR-1, MFR-2, MFR-3, or PUD Zoning District (a) If the site is an approved subdivision or platted parcel I. Zoning Permit and Site Plan (See Section 21.08.0102B. and Section 21.07.0100) 1. Building Permit (b) If the site is not an approved subdivision or platted parcel (one of the following applies): I. Certified Survey Map (CSM)* 1. Zoning Permit and Site Plan (See Section 21.08.0102B. and Section 21.07.0100) a. Building Permit II. Subdivision plat* (one of the following applies): 1. Zoning Permit and Site Plan (See Section 21.08.0102B. and Section 21.07.0100) a. Building Permit 2. Special Use Permit and Site Plan* (See Section 21.04.0702B. and Section 21.07.0100) a. Building Permit III. Planned Unit Development (PUD)* 1. PUD Process (See Section 21.08.0208) a. Zoning Permit (See Section 21.04.0702B.) ▪ Building Permit	<p>Process 1.(a)I.= minimum of \$8,025</p> <p>Process 1.(b)I.= minimum of \$8,650</p> <p>Process 1.(b)II.1.= minimum of \$9,250</p> <p>Process 1.(b)II.2.= minimum of \$10,000</p> <p>Process 1.(b)III.= minimum of \$9,885</p>
Scenario 2 – Special Use	
2. Special Use: Site in the R-4B Zoning District (a) Special Use Process (See Section 21.04.0702B.) I. If the site is an approved subdivision or platted parcel 1. Zoning Permit and Site Plan (See Section 21.08.0102B. and Section 21.07.0100) a. Building Permit II. If the site is not an approved subdivision or platted parcel (one of the following applies): 1. Certified Survey Map (CSM)* a. Zoning Permit and Site Plan (See Section 21.08.0102B. and Section 21.07.0100) ▪ Building Permit 2. Subdivision plat* (one of the following applies): a. Zoning Permit and Site Plan (See Section 21.08.0102B. and Section 21.07.0100) ▪ Building Permit	<p>Process 2.(a)I.= minimum of \$8,775</p> <p>Process 2.(a)II.1.= minimum of \$9,325</p> <p>Process 2.(a)II.2.= minimum of \$9,925</p>

Disclaimer: The approximate cost of each process listed below is based on several basic assumptions and the calculation of the given processes. It does not represent the final cost of completing the process, it is intended to be used as a guide. Each situation is unique and will inevitably have variations in the costs associated with it.

Process of Constructing a Multi-Family Dwelling (7+ Units)	
Scenario 1 – Permitted Use	Approximate Cost of The Total Process**
1. Permitted Use: Site in the MFR-1, MFR-2, MFR-3, or PUD Zoning District (a) If the site is an approved subdivision or platted parcel I. Zoning Permit and Site Plan (See Section 21.08.0102B. and Section 21.07.0100) 1. Building Permit (b) If the site is not an approved subdivision or platted parcel (one of the following applies): I. Certified Survey Map (CSM)* 1. Zoning Permit and Site Plan (See Section 21.08.0102B. and Section 21.07.0100) a. Building Permit II. Subdivision plat* (one of the following applies): 1. Zoning Permit and Site Plan (See Section 21.08.0102B. and Section 21.07.0100) a. Building Permit 2. Special Use Permit and Site Plan* (See Section 21.04.0702B. and Section 21.07.0100) a. Building Permit III. Planned Unit Development (PUD)* 1. PUD Process (See Section 21.08.0208) a. Zoning Permit (See Section 21.04.0702B.) ▪ Building Permit	<p>Process 1.(a)I.= minimum of \$17,170</p> <p>Process 1.(b)I.= minimum of \$17,720</p> <p>Process 1.(b)II.1.= minimum of \$18,320</p> <p>Process 1.(b)II.2.= minimum of \$18,970</p> <p>Process 1.(b)III.= minimum of \$19,100</p>
Scenario 2 – Zoning Map Amendment (Rezoning)	
2. Zoning Map Amendment Required: Site in the R-1, R-2, R-2A, R-3, R-4, C-1, C-2, C-3, C-4, C-5, O, BP, M-1, I, or PR Zoning Districts (a) Zoning Map Amendment* Process (See Section 21.08.0112) (possible Comprehensive Plan Amendment Process See Wis. Stat. 66.1001(4)). I. If the site is an approved subdivision or platted parcel 1. Zoning Permit and Site Plan (See Section 21.08.0102B. and Section 21.07.0100) a. Building Permit II. If the site is not an approved subdivision or platted parcel (one of the following applies): 1. Certified Survey Map (CSM)* a. Zoning Permit and Site Plan (See Section 21.08.0102B. and Section 21.07.0100) ▪ Building Permit 2. Subdivision plat* (one of the following applies):	<p>Process 2.(a)I.= minimum of \$17,820</p> <p>Process 2.(a)II.1.= minimum of \$18,370</p>

<p>a. Zoning Permit and Site Plan (See Section 21.08.0102B. and Section 21.07.0100)</p> <ul style="list-style-type: none"> ▪ Building Permit 	Process 2.(a)2.a.= minimum of \$18,970
<p>b. Special Use Permit and Site Plan* (See Section 21.04.0702B. and Section 21.07.0100)</p> <ul style="list-style-type: none"> ▪ Building Permit 	Process 2.(a)2.b.= minimum of \$19,720
<p>3. Planned Unit Development (PUD)*</p> <p>a. PUD Process (See Section 21.08.0208)</p> <ul style="list-style-type: none"> ▪ Zoning Permit (See Section 21.04.0702B.) • Building Permit 	Process 2.(a)3.= minimum of \$19,760

**Requires a Public Hearing*

***The approximate cost of each process is based on several basic assumptions and the calculation of the given processes. In this example, it was assumed that there is a 5,600-sf 7-unit building being constructed. It does not represent the final cost of completing the process, it is intended to be used as a guide. In Scenario 1- Process 1.(a)l. the minimum was calculated using the following:*

- \$170 = \$100 +\$70 (10/unit) Certificate of Compliance
- \$75 = Zoning Permit
- \$600 = New Construction Site Plan
- \$60 = Min. Building Permit
- \$1,960 = 5,600 sf building at 0.35/sf Building Permit
- \$450 = Plan Examination (270+175 (25/unit))
- \$1,120 = Electrical Permit (160*7)
- \$12,640 = Park Land Dedication fee (1806*7)
- \$60 = Min. Plumbing Permit
- \$35 = City Forester Inspection

Disclaimer: The approximate cost of each process listed below is based on several basic assumptions and the calculation of the given processes. It does not represent the final cost of completing the process, it is intended to be used as a guide. Each situation is unique and will inevitably have variations in the costs associated with it.

Process of Constructing a Mixed-Use with Residential	
Scenario 1 – Planned Unit Development	Approximate Cost of The Total Process**
1. Permitted Use: Site in the PUD Zoning District (a) Planned Unit Development Process* (See Section 21.08.0208) (possible Comprehensive Plan Amendment Process See Wis. Stat. 66.1001(4)). <ul style="list-style-type: none"> I. If the site is an approved subdivision or platted parcel <ul style="list-style-type: none"> 1. Zoning Permit and Site Plan (See Section 21.08.0102B. and Section 21.07.0100) <ul style="list-style-type: none"> a. Building Permit II. If the site is not an approved subdivision or platted parcel (one of the following applies): <ul style="list-style-type: none"> 1. Certified Survey Map (CSM)* <ul style="list-style-type: none"> a. Zoning Permit and Site Plan (See Section 21.08.0102B. and Section 21.07.0100) <ul style="list-style-type: none"> ▪ Building Permit 2. Subdivision plat* (one of the following applies): <ul style="list-style-type: none"> a. Zoning Permit and Site Plan (See Section 21.08.0102B. and Section 21.07.0100) <ul style="list-style-type: none"> ▪ Building Permit b. Special Use Permit and Site Plan* (See Section 21.04.0702B. and Section 21.07.0100) <ul style="list-style-type: none"> ▪ Building Permit 	<p>Process 1.(a)I.= Dependent On Development</p> <p>Process 1.(a)II.1.= Dependent On Development</p> <p>Process 1.(a)II.2.a= Dependent On Development</p> <p>Process 1.(a)II.2.b.= Dependent On Development</p>

**Requires a Public Hearing*

***The approximate cost of each process is based on several basic assumptions and the calculation of the given processes. Mixed-use developments are nearly all unique and vary greatly in size, scale, density, and mix of uses. In this example, there were too many unknown variables associated with a given mixed-use development to calculate a valid estimation of costs that would provide any tangible insight.*

Section 5: How Can the City Reduce Its Development Time and Costs By 20%?

The City of Greenfield is already completely built out and surrounded by incorporated municipalities on all sides. This means that it is not possible that any new “greenfield” residential subdivision options will be developed. Rather, the housing focus for the community is on increasing density to meet the needs of its future population. The City can utilize the following strategies to help reduce residential development time and costs, in addition to meeting the community’s existing and forecasted housing demand, while also meeting its long-term goals and preserving aesthetic quality, livability, and housing diversity.

Reduce Development Time and Costs

1. **Allow smaller-lot single-family housing options by-right in residential zoning districts.** The existing ordinance provides options between a minimum lot size of 7,200 to 15,000 sf for single-family lots. Either by modifying the existing zoning districts or establishing a new district, the City could further reduce these requirements to a minimum lot size of between 4,000 to 5,000 sf. It also provides flexibility for developers and the potential for new starter or down-sizing options for residents.
2. **Reduce or waive parking requirements and/or allow shared parking for multi-family residential developments.** This can be done through a variety of ways including zoning changes, development agreements, or policy decisions. The reduction could reduce developers’ land and development costs in locations where alternative transportation options are available. Currently, only the Common Council may waive parking shortages.
3. **Continue to enhance online applications to help reduce development time.** The City has implemented several opportunities to apply for permits through BS&A Online. Applications for building permits are almost exclusively done online. Additionally, the City has a contract with E-Plan Exam to offer expedited plan review services. Unlike the State which makes no guarantee for the turnaround time for their reviews, E-Plan Exam guarantees that they will not exceed 15 business days for any plan review. The contract with E-Plan Exam covers building HVAC, plumbing, fire alarm, and fire suppression reviews. Given the newness of these online offerings, future efforts aimed at providing instruction in the utilization of the services will empower applicants to realize the greatest reduction in development time.
4. **Modify existing internal practices*** such as:
 - a. Offer expedited review and special meetings for projects that meet specific requirements or provide substantial public benefit, which has been done in the past.
 - b. Allow more reviews and approvals to be handled at the staff level, rather than Plan Commission or City Council.
 - c. Adopt a substantial ordinance amendment that would change the Plan Commission’s role from an advisory committee to one that makes final decisions for site, landscaping, and architectural plan submittals.
5. **Utilize tax incremental financing (TIF) to help supplement some of the cost of new affordable housing in the community.** Utilize the special provision in tax increment financing law that allows the City to keep a tax increment financing district open for an extra year to support affordable housing and improve housing stock anywhere within the City. This approach has been utilized in Milwaukee, Madison, Appleton, La Crosse, and other Wisconsin communities.

6. **Encourage developers to leverage existing economic development tools and incentives available** such as Opportunity Zones, Low-Income Housing Tax Credits, Historic Preservation Tax Credits, and other state and County programs directly related to housing and redevelopment. Developers should be aware of funding sources that can have a sizeable impact on their bottom lines.

*It should be noted that many City processes have statutorily required time frames, public hearings, and notices that cannot be modified by local government.

Meet the City of Greenfield's Existing and Forecasted Housing Demand

1. **Change the definition of "Family" in the Zoning Ordinance.** Small changes to the definitions in the Ordinance could allow more people to live together, reducing the price of housing and thus reducing the per capita cost of housing. In order to adapt to new preferences and provide more flexibility, the City's Zoning Ordinance definition of family can be modified to include new relationships such as domestic partnerships, guardianship, and foster children, along with additional options to specify the maximum number of unrelated adults, unrelated persons with disabilities, or unrelated adults with minor children. Another definition change that further modernizes the Ordinance is the addition of a new term, "functional family." This new definition would allow four unrelated individuals who are essentially functioning as a family to be recognized as a family in the Zoning Ordinance.
2. **Establish density bonuses to incentivize developers to increase the density of development in strategic locations.** This policy would permit an increase in the allowable dwelling units per acre, floor area ratio, or height for pre-identified sites (increase between 10 to 20%) in exchange for the inclusion of affordable housing units in the development. This strategy can also help in providing affordable housing units to accommodate future community needs.
3. **Set goals for the future that clearly define the number of affordable housing units that need to be added to the community by a given year (i.e. 2030).** This can be done through the City's Comprehensive Plan, a specific housing plan, or a broadly adopted policy by the City Council. Many communities throughout the state have started setting ambitious and clearly defined targets for needed affordable housing units, which has helped set the stage for construction of new units.
4. **Develop and establish a Greenfield Housing Committee.** This could be done through partnering with the City's Community Development Authority, the Milwaukee County Housing Authority, and other government entities, in addition to local private sector partners. The development and establishment of a Housing Committee helps provide leadership on the topic and can drive initiatives on housing within the community. Opportunities exist for the committee to analyze and study the local housing needs (ex. Housing Needs Assessment), evaluate and prioritize key redevelopment sites to proactively foster redevelopment, and begin to develop new housing programs with private sector partners (ex. walking mortgage incentive).

Section 6: How Do These Strategies and the City's Existing Housing Situation Relate to the City of Greenfield Comprehensive Plan and Other City Plans?

Per the 2020 Decennial Census and 2022 ACS 5-Year Estimates, the City of Greenfield's population was estimated to be 37,803 and a total of 17,883 households. According to the 2020 City of Greenfield Comprehensive Plan, the City is projected to have an additional 2,300 households and an additional 1,300-2,400 residents in 2030.

It's projected that the City of Greenfield's population will be between 38,300 and 39,400 in 2030. In comparison, the 2030 projected number of households in the City is approximately 19,000. The number of households is projected to increase more dramatically over the next 10 years because of the decline in projected average household size over that time period. This is very similar to many inner-ring suburbs of Milwaukee that may not see a significant increase in the number of new residents over the next decade but will need more overall housing units to accommodate the municipality's projected increase in total households. Further analysis of the existing housing situation in Greenfield is provided below and Appendix C.

The following provides some insight into the City's current housing market and its affordability:

- The number of residential vacancies is extremely low, especially for owner-occupied units, which make up over 55% of all housing units in Greenfield.
- Over 40% of housing units are occupied by single-person households, and over 45% of the housing stock is single-family detached homes, indicating there are many single-family homes being occupied by a single person. This fact, coupled with a trend of decreasing household size in Wisconsin, could result in an increased demand for multi-family units and a shift in the distribution of the City's total housing stock away from single-family detached homes.
- In 2022, the median value of a home in Greenfield was \$231,700 compared to just \$177,800 in 2019. In part, this is due to the low vacancy rates and high demand.
- 30% of Greenfield's 2022 median income is approximately \$2,026 a month while the median amount actually spent on housing was \$1,129. However, an important distinction exists if we compare housing units with a mortgage and those without a mortgage.
 - For housing units with a mortgage, 30% of their 2022 median income is \$2,935 a month while the monthly median amount spent on housing was \$1,681.
 - For housing units without a mortgage, 30% of their 2022 median income is \$1,935 a month while the monthly median amount spent on housing was \$734.
 - What is notable about these two groups is that individuals with a mortgage are paying approximately twice as much as those without a mortgage. So, while the median income without a mortgage may technically be able to afford a housing unit with a mortgage, the disparity in cost may dissuade them.
- To afford the monthly median amount spent on housing, the median annual income would need to be at least \$56,000 for housing with a mortgage and \$25,000 for housing without a mortgage.

Sources: U.S. Census Bureau, American Community Survey 5-Year Estimates, and Wisconsin Policy Forum "Wisconsin Outpaces Nation in Trend toward Smaller Households".

To address these data points and many of the topics covered throughout this report, the following areas of the City's Comprehensive Plan directly address housing:

- Affordable housing is clearly stated as a goal of the community in the future.
- The Future Land Use Map was amended to reflect identified areas for future housing opportunities, more specially, mixed-use and higher-density residential locations.
- Recommended improvement to alternative modes of transportation to reduce overall parking needs and support higher-density housing opportunities.
- Continue to pursue redevelopment of underutilized properties and plan for vibrant mixed-use corridors and districts in their place.

Additionally, several other adopted plans also address housing and advance many of the goals, objectives, and strategies of the City's Comprehensive Plan.

The City has a variety of TIF Districts, each with its own plan per Wis. Stat. 66.1105. In fact, all of Greenfield's TIF District Plans include a common element as part of the proposed improvements and uses, new mixed-use with residential. Below are the City's active TIF District Plans:

- TID 2 - Greenfield Highlands TIF District Plan, 2007
- TID 4 - 60th-Layton TIF District Plan, 2015
- TID 6 - Chapman School-Cobalt TIF District Plan, 2015
- TID 7 – Greenfield Rehabilitation Hospital, 2020
- TID 8 – I-894 Interchange & Loomis, 2021

Section 7: Conclusion

A wide range of factors associated with both the supply and demand of housing have led to the existing housing situation in the City, Region, State, and Country. A few of these issues linked to the supply of housing include risky lending practices in the early 2000s, the Great Recession and housing market collapse in 2008, the high costs of building materials and infrastructure, and a shortage of builders, developers, and skilled trades people. A few of these influences related to the demand for housing include increased college debt for younger generations and prolonged stagnation of wages preventing people from saving for a down payment, in addition to nation-wide changes in personal preferences (waiting longer to get married and start a family) and demographic shifts (people living longer in smaller households). Together, this has led to extremely low residential vacancy rates throughout the State and created a nation-wide affordable housing crisis.

Solutions to the existing housing affordability situation do not solely fall on the City to solve. In fact, the City's zoning, land use, and building regulations are modern, consistent, and work to encourage residential development at many different scales and price points. Greenfield also has a proven track record of strong working relationships with developers and has not turned down a new housing development in years. The true solution relies on a multi-faceted approach in which the City implements a variety of the strategies listed above, while innovative and progressive steps are also taken at the state and federal level.

Appendix A: List of Residential Opportunities

Vacant Parcels in the City Currently Zoned Residential

Tax Key	Address	Current Zoning	Size (Acres)
5649986000	11815 W Morgan Ave	MFR3 - High Density Multiple-Family Residential Conversion District	21.1
6118960004	11624 W Edgerton Ave	R1 - Single-Family Residential District	0.02
6118960005	11636 W Edgerton Ave	R1 - Single-Family Residential District	0.02
6118960007	11642 W Edgerton Ave	R1 - Single-Family Residential District	0.02
6118960008	11688 W Edgerton Ave	R1 - Single-Family Residential District	0.02
6530086000	9569 W Upham Ave	R1 - Single-Family Residential District	0.02
6118960003	11602 W Edgerton Ave	R1 - Single-Family Residential District	0.03
6128978004	11480 W Edgerton Ave	R1 - Single-Family Residential District	0.05
6128978005	11450 W Edgerton Ave	R1 - Single-Family Residential District	0.05
6128978006	11430 W Edgerton Ave	R1 - Single-Family Residential District	0.05
6128975000	11500 W Edgerton Ave	R1 - Single-Family Residential District	0.06
6128977000	11590 W Edgerton Ave	R1 - Single-Family Residential District	0.07
6128976000	11510 W Edgerton Ave	R1 - Single-Family Residential District	0.08
6138980000	10400 W Edgerton Ave	R1 - Single-Family Residential District	0.09
6138977000	10000 W Edgerton Ave	R1 - Single-Family Residential District	0.1
6138978000	10040 W Edgerton Ave	R1 - Single-Family Residential District	0.1
6530085000	9559 W Upham Ave	R1 - Single-Family Residential District	0.1
6130042000	10020 W Edgerton Ave	R1 - Single-Family Residential District	0.11
6130043000	10010 W Edgerton Ave	R1 - Single-Family Residential District	0.11
6130029000	W Spring Green Rd	R1 - Single-Family Residential District	0.21
6118970000	12306 W Edgerton Ave	R1 - Single-Family Residential District	0.23
6118962006	11740 W Edgerton Ave	R1 - Single-Family Residential District	0.24
6138979000	10310 W Edgerton Ave	R1 - Single-Family Residential District	0.27
6118971001	S 124th St	R1 - Single-Family Residential District	0.281
5659955011	W Cold Spring Rd	R1 - Single-Family Residential District	0.391
5659955005	W Cold Spring Rd	R1 - Single-Family Residential District	0.471
5659990007	S 122nd St	R1 - Single-Family Residential District	0.487
6109984001	W Beloit Rd	R1 - Single-Family Residential District	1.186
6118965002	W Vogel Ave	R1 - Single-Family Residential District	1.24
6118965001	W Vogel Ave	R1 - Single-Family Residential District	1.26
6118966000	12100 W Edgerton Ave	R1 - Single-Family Residential District	1.4
6118967000	12110 W Edgerton Ave	R1 - Single-Family Residential District	1.4
6138989000	10630 W Edgerton Ave	R1 - Single-Family Residential District	1.48
6118972001	S 124th St	R1 - Single-Family Residential District	3.788
6118968000	S 122nd St	R1 - Single-Family Residential District	7.52
5659955009	W Beloit Rd	R1 - Single-Family Residential District	0.635

6159971002	W 90th St	R2 - Single-Family Residential Conservation District	0.093
6199988003	5930 W Edgerton Ave	R2 - Single-Family Residential Conservation District	0.103
6099959002	S 113th St	R2 - Single-Family Residential Conservation District	0.121
6481084000	W Edgerton Ave	R2 - Single-Family Residential Conservation District	0.17
5998897000	S 28th St	R2 - Single-Family Residential Conservation District	0.2
6219979001	S 37th St	R2 - Single-Family Residential Conservation District	0.29
6050136000	S 83rd St	R2 - Single-Family Residential Conservation District	0.3
6079979003	S 99th St	R2 - Single-Family Residential Conservation District	0.32
6079979004	S 99th St	R2 - Single-Family Residential Conservation District	0.32
6079979005	S 99th St	R2 - Single-Family Residential Conservation District	0.32
5998903002	W Layton Ave	R2 - Single-Family Residential Conservation District	0.331
6189982002	4900 S 68th St	R2 - Single-Family Residential Conservation District	0.34
6450062000	W Abbott Ave	R2 - Single-Family Residential Conservation District	0.34
6479944001	W Grange Ave	R2 - Single-Family Residential Conservation District	0.34
6469950004	S 42nd St	R2 - Single-Family Residential Conservation District	0.342
6070004002	9405 W Chapman Ave	R2 - Single-Family Residential Conservation District	0.344
6469950003	S 42nd St	R2 - Single-Family Residential Conservation District	0.345
6219976004	S 37th St	R2 - Single-Family Residential Conservation District	0.35
6469941000	W Grange Ave	R2 - Single-Family Residential Conservation District	0.35
6479960004	S 49th St	R2 - Single-Family Residential Conservation District	0.363
6219989003	S 35th St	R2 - Single-Family Residential Conservation District	0.37
6070001002	9410 W Chapman Ave	R2 - Single-Family Residential Conservation District	0.379
6219989001	S 36th St	R2 - Single-Family Residential Conservation District	0.38
6469967000	5170 S 43rd St	R2 - Single-Family Residential Conservation District	0.38
6219969003	W Squire Ave	R2 - Single-Family Residential Conservation District	0.39
6219989002	S 36th St	R2 - Single-Family Residential Conservation District	0.41
6219992002	S 35th St	R2 - Single-Family Residential Conservation District	0.411
6209919001	W Holmes Ave	R2 - Single-Family Residential Conservation District	0.43
6209919002	W Holmes Ave	R2 - Single-Family Residential Conservation District	0.43
6209938000	W Barnard Ave	R2 - Single-Family Residential Conservation District	0.43
6469935001	S 40th St	R2 - Single-Family Residential Conservation District	0.47
6209923007	W Holmes Ave	R2 - Single-Family Residential Conservation District	0.482
6469948004	S 42nd St	R2 - Single-Family Residential Conservation District	0.517
6170011000	6930 W Edgerton Ave	R2 - Single-Family Residential Conservation District	0.54
6479963002	5350 S 51st St	R2 - Single-Family Residential Conservation District	0.556
6050128001	W Allerton Ave	R2 - Single-Family Residential Conservation District	0.56
6209944002	W Holmes Ave	R2 - Single-Family Residential Conservation District	0.62
6479952010	4440 W Grange Ave	R2 - Single-Family Residential Conservation District	0.625
6469931001	S 40th St	R2 - Single-Family Residential Conservation District	0.629
6219977002	S 37th St	R2 - Single-Family Residential Conservation District	0.67
6219978002	S 37th St	R2 - Single-Family Residential Conservation District	0.7

6070001003	9400 W Chapman Ave	R2 - Single-Family Residential Conservation District	0.758
5659969004	S 123rd St	R2 - Single-Family Residential Conservation District	0.85
6219992005	S 35th St	R2 - Single-Family Residential Conservation District	0.856
6079965002	W Layton Ave	R2 - Single-Family Residential Conservation District	1.082
6070004003	9415 W Chapman Ave	R2 - Single-Family Residential Conservation District	1.205
6479959005	S 49th St	R2 - Single-Family Residential Conservation District	1.46
6219993000	S 35th St	R2 - Single-Family Residential Conservation District	1.52
6079967002	Layton Ave	R2 - Single-Family Residential Conservation District	1.637
6469958000	W Upham Ave	R2 - Single-Family Residential Conservation District	1.76
6479963003	W Clayton Crest Ave	R2 - Single-Family Residential Conservation District	1.893
6219996001	4735 S 35th St	R2 - Single-Family Residential Conservation District	1.894
6219996002	4757 S 35th St	R2 - Single-Family Residential Conservation District	1.894
6219996003	4769 S 35th St	R2 - Single-Family Residential Conservation District	1.894
6469953008	S 41st St	R2 - Single-Family Residential Conservation District	2.04
6469953009	S 41st St	R2 - Single-Family Residential Conservation District	2.17
6469937001	W Grange Ave	R2 - Single-Family Residential Conservation District	2.242
5629911001	W Howard Ave	R2 - Single-Family Residential Conservation District	3.38
5669958003	W Cold Spring Rd	R2 - Single-Family Residential Conservation District	9.685
6111080000	4860 S 119th St	R2A - Single-Family Residential District	0.291
6471195000	5370 S 44th St	R2A - Single-Family Residential District	0.361
6471190000	5424 S 44th Ct	R2A - Single-Family Residential District	0.376
6100217000	4355 S 116th St	R2A - Single-Family Residential District	0.42
6471193000	4343 W Mallory Ave	R2A - Single-Family Residential District	0.653
6090079000	4540 S 116th St	R2A - Single-Family Residential District	0.824
6229988018	W Barnard Ave	R2A - Single-Family Residential District	4.202
5691070000	S 91st St	R3 - Single-Family Residential Conservation District	0.03
5718972000	W Forest Home Ave	R3 - Single-Family Residential Conservation District	0.1
5691064000	4033 S 91st St	R3 - Single-Family Residential Conservation District	0.12
5691107000	4270 S 91st Pl	R3 - Single-Family Residential Conservation District	0.12
5691216000	S 90th St	R3 - Single-Family Residential Conservation District	0.12
6928996011	W Henry Ave	R3 - Single-Family Residential Conservation District	0.136
5688968000	9524 W Cold Spring Rd	R3 - Single-Family Residential Conservation District	0.14
6678925000	5523 S 42nd St	R3 - Single-Family Residential Conservation District	0.14
6928996010	W Henry Ave	R3 - Single-Family Residential Conservation District	0.144
6010393000	S 45th St	R3 - Single-Family Residential Conservation District	0.15
5999991002	W Bottsford Ave	R3 - Single-Family Residential Conservation District	0.169
6678957001	W Ramsey Ave	R3 - Single-Family Residential Conservation District	0.17
6010391000	4674 S 45th St	R3 - Single-Family Residential Conservation District	0.18
6919871000	3323 W Ramsey Ave	R3 - Single-Family Residential Conservation District	0.18
6919914000	5964 S 32nd St	R3 - Single-Family Residential Conservation District	0.18
5691031001	9137 W Waterford Ave	R3 - Single-Family Residential Conservation District	0.187

5708998007	Vacant Land	R3 - Single-Family Residential Conservation District	0.234
6009994002	4385 S 35th St	R3 - Single-Family Residential Conservation District	0.25
6928985001	6132 S 39th St	R3 - Single-Family Residential Conservation District	0.25
5708962001	W Cold Spring Rd	R3 - Single-Family Residential Conservation District	0.26
6170075001	W Carpenter Ave	R3 - Single-Family Residential Conservation District	0.26
5708998008	Vacant Land	R3 - Single-Family Residential Conservation District	0.262
5998974002	3321 W Cold Spring Rd	R3 - Single-Family Residential Conservation District	0.27
6049933003	7125 W Chapman Ave	R3 - Single-Family Residential Conservation District	0.3
5998962006	W Whitaker Ave	R3 - Single-Family Residential Conservation District	0.31
6050084004	W Cold Spring Rd	R3 - Single-Family Residential Conservation District	0.326
5701114000	S 81st St	R3 - Single-Family Residential Conservation District	0.36
6910135000	3015 W Kimberly Ave	R3 - Single-Family Residential Conservation District	0.37
5998962003	W Whitaker Ave	R3 - Single-Family Residential Conservation District	0.38
5998986002	W Whitaker Ave	R3 - Single-Family Residential Conservation District	0.39
6021001000	4328 S Honey Creek Dr	R3 - Single-Family Residential Conservation District	0.39
5728998000	S 68th St	R3 - Single-Family Residential Conservation District	0.42
6928986009	6146 S 40th St	R3 - Single-Family Residential Conservation District	0.42
5998959001	W Whitaker Ave	R3 - Single-Family Residential Conservation District	0.44
5998980003	3207 W Cold Spring Rd	R3 - Single-Family Residential Conservation District	0.47
6910138000	S 27th St	R3 - Single-Family Residential Conservation District	0.48
5708992002	W Van Beck Ave	R3 - Single-Family Residential Conservation District	0.5
5758893010	S 36th St	R3 - Single-Family Residential Conservation District	0.592
5758893007	4275 S 35th St	R3 - Single-Family Residential Conservation District	0.935
6928986006	4022 W College Ave	R3 - Single-Family Residential Conservation District	1.02
6668895003	S 45th St	R3 - Single-Family Residential Conservation District	1.864
6668914008	S 45th St	R3 - Single-Family Residential Conservation District	2.033
6020169000	S 52nd St	R3A - Single-Family Residential Conservation District	0.01
6030031000	4484 S 61st St	R3A - Single-Family Residential Conservation District	0.17
5738999002	W Leroy Ave	R3A - Single-Family Residential Conservation District	0.19
6029993003	S 52nd St	R3A - Single-Family Residential Conservation District	0.19
6019924001	4311 S 46th St	R3A - Single-Family Residential Conservation District	0.2
6019968003	S 44th St	R3A - Single-Family Residential Conservation District	0.2
6019969005	S 44th St	R3A - Single-Family Residential Conservation District	0.2
5730603000	3900 S 56th St	R4 - Single-Family and Two-Family Residential Conservation District	0.07
5730604000	3910 S 56th St	R4 - Single-Family and Two-Family Residential Conservation District	0.07
5530010000	S 31st St	R4 - Single-Family and Two-Family Residential Conservation District	0.08
5530019000	S 32nd St	R4 - Single-Family and Two-Family Residential Conservation District	0.08

5530332000	S 34th St	R4 - Single-Family and Two-Family Residential Conservation District	0.11
5530473000	W Lynndale Ave	R4 - Single-Family and Two-Family Residential Conservation District	0.11
5530331000	S 34th St	R4 - Single-Family and Two-Family Residential Conservation District	0.115
5541070000	S 40th St	R4 - Single-Family and Two-Family Residential Conservation District	0.13
5568924002	3713 S 56th St	R4 - Single-Family and Two-Family Residential Conservation District	0.17

Source: City of Greenfield Engineering Division

Vacant Parcels in the City That Require Rezoning for Future Residential Use

Tax Key	Address	Current Zoning	Size (Acres)
6488994005	5215 W Loomis Rd	C1 - Neighborhood Commercial District	0.41
6109989000	12164 W Beloit Rd	C1 - Neighborhood Commercial District	0.68
6479977003	5011 W Loomis Rd	C1 - Neighborhood Commercial District	0.85
5568987000	W Forest Home Ave	C2 - Community Commercial District	0
5719000001	W Forest Home Ave	C2 - Community Commercial District	0.027
5530421001	W Howard Ave	C2 - Community Commercial District	0.1
5530489000	3118 W Loomis Rd	C2 - Community Commercial District	0.11
5530490000	3118 W Loomis Rd	C2 - Community Commercial District	0.11
5530419000	S 35th St	C2 - Community Commercial District	0.18
6519000005	S 76th St	C2 - Community Commercial District	0.21
6159990002	8532 W Forest Home Ave	C2 - Community Commercial District	0.34
6919842000	6101 S 27th St	C2 - Community Commercial District	0.39
6519000003	5121 S 76th St	C2 - Community Commercial District	0.55
6229982000	2813 W Layton Ave	C2 - Community Commercial District	0.59
6189985000	6621 W Layton Ave	C2 - Community Commercial District	0.68
6519000001	5111 S 76th St	C2 - Community Commercial District	0.69
6159990001	8516 W Forest Home Ave	C2 - Community Commercial District	0.77
6189992001	6417 W Layton Ave	C2 - Community Commercial District	1.023
5248986037	3130 S 103rd St	C2 - Community Commercial District	1.127
6029976001	4663 S 51st St	C2 - Community Commercial District	1.264
6480025007	W Loomis Rd	C2 - Community Commercial District	2.02
6199997014	W Layton Ave	C2 - Community Commercial District	11.325
6169000000	7601 W Layton Ave	C3 - Highway and Commercial Service Business District	0.36
5311135000	4825 W Forest Home Ave	C3 - Highway and Commercial Service Business District	0.47
6138990004	S 108th St	C4 - Regional Business District	0.37
6089995011	4520 S 108th St	C4 - Regional Business District	0.938
6138996018	10557 W Layton Ave	C4 - Regional Business District	1.553
5629997002	W Morgan Ave	C4 - Regional Business District	2.457
6229971001	3200 W Barnard Ave	I - Institutional District	0.39
5769999005	W Howard Ave	I - Institutional District	2.85
5649998000	11701 W Morgan Ave	I - Institutional District	4.23
5769999004	W Howard Ave	I - Institutional District	5.119
5698987001	8500 W Cold Spring Rd	I - Institutional District	10.12
6009957002	4253 W Loomis Rd	M1 - Light Manufacturing District	0.98
6009958001	4239 W Loomis Rd	M1 - Light Manufacturing District	1.3
6009960003	4047 W Loomis Rd	M1 - Light Manufacturing District	1.35

6009967001	4205 W Loomis Rd	M1 - Light Manufacturing District	1.58
6009960004	4001 W Loomis Rd	M1 - Light Manufacturing District	1.75
6009962001	4061 W Loomis Rd	M1 - Light Manufacturing District	2.11
6129997010	10900 W Edgerton Ave	PUD - Planned Unit Development District	0.094
6069980015	9100 Sura Ln	PUD - Planned Unit Development District	0.1
6159987002	S 87th St	PUD - Planned Unit Development District	0.58
6069980006	9170 Sura Ln	PUD - Planned Unit Development District	0.688
6060053009	8925 Sura Ln	PUD - Planned Unit Development District	0.79
6459999008	S Tuckaway Blvd	PUD - Planned Unit Development District	0.92
5248986035	S 103rd St	PUD - Planned Unit Development District	1.9
6099994011	W Cold Spring Rd	PUD - Planned Unit Development District	1.911
5248986028	3380 S 103rd St	PUD - Planned Unit Development District	2.11
6480018009	W Loomis Rd	PUD - Planned Unit Development District	2.407
6060053008	8415 Sura Ln	PUD - Planned Unit Development District	3.145
6079974002	W Layton Ave	PUD - Planned Unit Development District	4.206
6099994013	4475 S 108th St	PUD - Planned Unit Development District	4.597
5659955007	11800 W Beloit Rd	PUD - Planned Unit Development District	6.472
5769995002	4241 S 27th St	PUD - Planned Unit Development District	11.46
6079981004	9605 W Cold Spring Rd	PUD - Planned Unit Development District	20.197

Source: City of Greenfield Engineering Division

Appendix B: Residential Development Processes Helpful Links and Sources

See the City of Greenfield's Community Development [website](#) for all steps, timeframes, applications, and costs associated with the following procedures:

- Zoning Permit
- Site Plan
- Special Use Permit
- Certified Survey Map
- Planned Unit Development
- Subdivision Plat
- Zoning Map Amendment
- Comprehensive Plan Amendment

For Building Permit information, see the following:

- [Residential New Single and Two Family Dwellings](#)
- [Stormwater Utility](#)
- [Online Permit System](#)

For more information see the [Infrastructure and Design Manual](#) for the City of Greenfield.

Appendix C: Data Analysis

A Detailed Summary of Greenfield's Housing Situation

In 2017, there was a 6% vacancy rate of the total 17,737 housing units in the City. However, when breaking down the vacancy rate further, owner-occupied homes that rate only 0.7% and for rentals that was only 4.5%. Both rates are below a healthy residential vacancy rate (5%). Additionally, approximately 58% of the housing stock is owner-occupied, 38% is occupied by a single person household, and 55% are single-family units. For residents with an owner-occupied unit, the median home value was \$169,500 or approximately \$1,475 per month (with a mortgage), and for residents renting, the median gross rent is also high at \$925 a month.

For a more up-to-date look at some of housing situation, in January 2024 there were 30 houses, condos, or residential lots listed for sale in Greenfield on Zillow with an average price of \$411,452. In comparison to the median owner-occupied home value in 2017, this figure is approximately 2.5x higher.

Greenfield's housing affordability is a combination of these data points, in addition to many other economic, social, political, and environmental factors. According to the Federal Department of Housing and Urban Development (HUD), housing affordability can be defined as spending less than 30% of a household's total income on housing costs. Essentially, any household that pays over 30% typically must make financial choices and tradeoffs in terms of other essentials, transportation, or having a chance at long-term financial stability. Any household above 30% is considered to be housing cost burdened. In Greenfield, 29% of household are housing cost burdened and 70% of households earning \$49,999 or less per year are housing cost burdened while only 10% of households earning \$50,000 or more per year are housing cost burdened. This indicates that a greater proportion of housing cost burdened is felt by the households earning less than Greenfield's 2022 median household income (\$67,536).

Other key data to consider in evaluating the affordability of the community is median household income and living wage. Living wage is defined as the minimum hourly rate that an individual must earn to support their family, if they worked full time. The living wage for the Milwaukee-Waukesha-West Allis metropolitan statistical area for two adults, one working with two children is an hourly working wage of \$37.41. That's approximately \$66,085 required annual income after taxes for the metropolitan statistical area. In comparison, the median household income in 2022 in Greenfield was \$67,536. This indicates that the median Greenfield household earned more than the minimum annual income for households with two adults, one working with two children.

Sources: U.S. Census Bureau, American Community Survey 5-Year Estimates, MIT Living Wage Calculator, 2023, and Zillow, January 2024.